



United States
Department of
Agriculture

Rural Development

USDA Rural Development



2016 Progress Report





USDA Rural Development has been a leader in providing the investments to address rural America's economic challenges. From housing to renewable energy, essential community facilities to high-speed broadband, water systems to electric lines with smart grid technology—RD has helped prepare rural America for the 21st Century economy.

When I was sworn in as Secretary of Agriculture in January 2009, rural America was beginning to feel the devastating impact of the Great Recession. Rural counties were shedding 200,000 jobs per year, rural unemployment stood at nearly 10 percent, and poverty rates reached heights unseen in decades. Many rural communities were facing stagnant wages, outmigration, and a critical shortage of investment capital.

Over the course of the Obama Administration, USDA has made targeted Federal investments in rural areas to create jobs, generate economic opportunity, and strengthen rural communities. This Progress Report outlines how USDA Rural Development (RD) has invested in rural America's remarkable comeback. Key economic indicators continue to show that rural America is rebounding. Rural unemployment has continued to decline, dropping below 6 percent in 2015 for the first time since 2007, and rural poverty rates have fallen. Median household incomes in rural areas increased by 3.4 percent in 2015, and rural populations have stabilized and are beginning to grow. Child food insecurity nationwide is at an all-time low.

USDA RD has been a leader in providing the investments to address rural America's economic challenges. From housing to renewable energy, essential community facilities to high-speed broadband, water systems to electric lines with smart grid technology—RD has helped prepare rural America for the 21st century economy.

Since 2009, RD has helped 1.2 million rural Americans buy, refinance, or repair their homes, and it has helped ensure safe, affordable rental housing for hundreds of thousands of seniors, people with disabilities, farmworkers, and other low-income rural families. Six million rural Americans now have access to high-speed broadband, thanks to RD. We've invested \$12 billion in more than 10,530 essential community projects like schools, hospitals, public safety facilities, and community centers. More than 107,000 rural businesses have received loans or grants, creating more than 791,000 jobs. Our water program has funded \$13.9 billion for nearly 5,825 projects, providing safe water to 19.5 million rural residents.

RD is also responding to the heroin and prescription opioid crisis, making transitional housing available to rural Americans in recovery, funding telemedicine projects to improve access to treatment in remote areas, and supporting healthcare facilities, including mental healthcare centers. As an example, this report tells the story of how RD is helping the community of Harrington, DE, assist those in need of treatment begin the path to recovery.

None of this would have been possible without the dedication, innovation, and hard work of the men and women of USDA Rural Development. Together with our national office staff in Washington and St. Louis, our staff in RD offices across the country have been creative and effective partners with local lenders, community leaders, and small businesses. They are exemplary public servants who, in spite of workforce reductions, have been more productive in these past 8 years than at any time in the history of this Department. I am proud to serve with them.

The future of rural America looks much brighter today than when President Barack Obama took office. The results highlighted in this report demonstrate how long-term government investment and positive partnerships with public institutions are central to rural America's continued progress.

Sincerely,

Thomas J. Vilsack
Secretary of Agriculture



Rural America as a whole is seeing job and income growth for the first time since the Great Recession of 2008. We are also realizing a reverse in outmigration from rural areas and lower rates of poverty.

Thriving rural communities contribute to the prosperity of our entire Nation, and throughout the last 80 years, USDA Rural Development (RD) and its predecessor agencies have been committed to the success of rural America.

This year's *Progress Report* is an opportunity to share the great work that RD has done, and I am proud of our accomplishments.

About 15 percent of the population—46 million people—are living in rural America. Rural America plays a key role in the national economy, producing food and other goods that are vital to the rest of the country. RD's investments in infrastructure and agriculture help rural America grow, and that growth contributes to the prosperity of the entire Nation.

RD's Rural Housing Service (RHS), Rural Business-Cooperative Service (RBS) and Rural Utilities Service (RUS) have had many successes over the last year, and RD is committed to providing the financial support and technical expertise to help rural America thrive. This has been an historic year for Rural Development with record-breaking investments in our core programs in housing, utilities, and business.

As we look back, we celebrated the 80th anniversary of the Rural Electrification Act, which brought power to the people of rural America. And looking forward to rural America's next great infrastructure challenge, we also celebrated completing work on broadband projects funded through the American Recovery and Reinvestment Act. These projects brought broadband access to nearly 6 million rural Americans' homes, schools, and businesses. While we are proud of these efforts, we know that there is much more work to be done if we are to meet this challenge which is as critical to the 21st Century's economy as electricity was to the 20th Century.

Thanks in part to the Recovery Act, Rural Development investments, and the hard work and resilience of her people, rural America as a whole is seeing job and income growth for the first time since the Great Recession of 2008. We are also realizing a reverse in outmigration from rural areas and lower rates of poverty. But too many rural communities have not yet fully shared in that recovery. There is more work to be done.

This year, building on place-based, economic development initiatives like *StrikeForce* and *Promise Zones*, we began a ground-breaking Community Facilities (CF) re-lending effort. In this innovative approach to economic development, we partnered with community-based financial organizations, private sector banks, and philanthropic organizations to make more than \$400 million available for game-changing investments targeted to lift up America's rural areas that have struggled to overcome persistent poverty. This long-term, low-interest rate financing will unlock rural communities' economic potential. As we have seen from our CF direct loan program, which this year set an all-time record \$2.2 billion in investments, improved rural communities' education, healthcare, and public safety facilities serve as a catalyst for growth. These investments, like the \$54.6 million loan to renovate the Fulton County Health Center in Wilmington, OH, not only provide critical access to life-saving medical care for rural residents, but they are also the hub around which a community can create jobs, attract homeowners, and build an economic future.

Since 2009, RHS helped more than 1.2 million rural families buy, refinance, and maintain homes with more than \$155 billion in investments. Thanks to our partners in the private sector, the RHS guaranteed loan program has helped more rural families realize the dream of home ownership than in any other period in the Agency's history. In 2016, RHS had its best year yet for the single family housing direct mortgage program, leaving no dollar unused. During the last fiscal year alone, RHS provided more than \$19 billion to help about 140,000 families with modest incomes buy, finance, or repair their homes, all with an enviably low default rate.

RBS's Renewable Energy for America Program (REAP) also set records this year, providing rural businesses with guaranteed loan financing and grant funding for renewable energy systems and to make energy efficiency improvements for nearly 2,000 agricultural producers and rural small businesses. Encouraging energy independence for America's small towns, using abundant, renewable natural resources, isn't just fiscally sound, but it also helps communities do their part to ensure an environmentally secure future for our children. A recent \$14 million REAP loan guarantee to North Carolina-based O₂ Energies is now producing enough solar energy to power 20 percent of all the homes in Mt. Airy. The REAP loan guarantee provided to North Carolina's Surrey Bank and Trust gave the bank the confidence to try something new that has benefitted the entire community, creating jobs and encouraging investment at a time when it was needed the most.

RUS's Water and Environmental Programs (WEP) provided a record \$1.65 billion in funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage benefiting millions of rural Americans and their communities.

Through the Rural Alaska Village Grant program (RAVG), we have been able to address third-world sanitation conditions in rural Alaska. One example is in Lower Kalskag, Alaska, where an RD RAVG investment is constructing water and wastewater treatment facilities, and connecting the residents of Lower Kalskag to the system. By 2017, this nearly century-old settlement will have indoor plumbing for the very first time.

Since 2009, USDA has invested over \$1 billion in more than 40,000 local and regional food businesses and infrastructure projects. Between 2009 and 2014, the number of Value-Added Producer Grants awarded to local food projects has also jumped by more than 500 percent. During the 2014-2015 funding cycle, USDA dedicated nearly \$14 million, nearly half of the awarded funds, to 116 unique local food projects through this program.

In addition, we launched a microloan program in 2013 that has since financed over 18,000 farmers and ranchers in all 50 States with smaller loans of up to \$50,000. Seventy percent of these loans have gone to beginning farmers and many sell locally.

This year, I joined community leaders and elected officials to celebrate the grand opening of the Sprout regional food hub and Growers and Makers Marketplace in Little Falls, MN. The food hub/market is bringing new sales opportunities for producers and increasing access to fresh, locally grown foods for customers, too. USDA Rural Development supported this regional initiative, and the planned food hub, through a \$200,000 Rural Community Development Initiative grant. RD also provided the development commission with Rural Microenterprise Assistance Program funding that helped several area growers scale up production to meet the food hub demand. Today, 70 local growers already are selling their fresh, locally grown produce at the Sprout location in Little Falls.

Finally, I am pleased to report that RD made important operational enhancements and streamlined how we do business and better serve the people of rural America. We made important investments in our people, with improved training programs and additional personnel after years of reductions in areas that are critical to carrying out our mission of serving rural America. We engaged the public and won support for a rule to integrate the Nation's environmental law to secure that the projects we fund protect the environmental quality of the communities we serve. Our Business & Industry (B&I) Guaranteed Loan Program expands opportunities for businesses and agricultural producers who provide fresh and local food for populations in rural and urban food deserts and expands eligibility for cooperatives with a cooperative stock purchase program. Our housing programs streamlined refinancing and reduced paperwork for homeowners and opened more opportunity to small, community banks and credit unions. We've improved our online functionality, from improving our website to making it easier to apply online for our programs. These improvements in how we do business will pay dividends down the road.

Growing up in rural Oregon, I learned that inspiration, innovation, hard work, and the promise of making a better life for our families and our communities are at the heart of rural America. You will find them in the men and women featured in this report. We've made great progress in fulfilling that promise this year and for years to come.

Sincerely,



Lisa Mensah

Rural Development Under Secretary

USDA Rural Development: Partners To Strengthen Our Rural Communities

For 8 years, the Obama Administration has empowered USDA Rural Development to deepen our investments across rural America on behalf of working families, small business owners, and other rural residents. We work to renew rural small town America by improving housing; businesses and job opportunities; schools, libraries, hospitals, and other public spaces; and the rural utilities infrastructure—the electric, phone, broadband, water, and sewer service—that all combine to make rural communities great places to live.

Today, USDA Rural Development’s investment portfolio is almost \$216 billion; roughly equal to that of the Nation’s 14th largest bank. But the real power behind the success of our loan, grant, and technical assistance programs is our partnerships with other people and providers. We have entered into partnerships at all levels—from ones in Washington, D.C., like the White House Rural Council, to ones with rural foundations and our lending partners, to grassroots projects between local USDA Rural Development employees and hometown nonprofits, real estate agents, and home builders. These relationships allow us to extend the reach of our programs, leverage Federal funds with other resources, and help more rural residents than ever before.

Together, we are building lasting, sustainable prosperity for rural people through hundreds of thousands of development projects underway across rural America. And our partners are helping USDA Rural Development succeed in some of our most important work: directing assistance to persistent-poverty communities.

Poverty is a pervasive issue in rural America. Most Americans are probably familiar with conditions across rural Appalachia, or

with the economic, and social issues with which Native American communities continue to grapple. What’s less well known is that 85 percent of the Nation’s persistent-poverty counties are rural. Fortunately, under the leadership of President Obama and Secretary of Agriculture Tom Vilsack, we have powerful tools in the fight to combat rural poverty and improve the quality of life for some of our most vulnerable rural citizens.

This report includes hundreds of examples of our partnerships transforming lives across rural America in 2016, including a wide array of critically needed projects in persistent-poverty communities. Leveraging our assistance with outside resources, we brought economic opportunity and better living to rural Americans. USDA Rural Development supported about 157,660 projects through more than \$29.3 billion to help rural families, children, businesses, and small communities thrive.

Here’s a look at these partnerships and programs that address rural persistent poverty, and our results in FY 2016.

Addressing Rural Poverty

Fiscal Year 2016



► **Promise Zones**
1,104 families in rural or tribal
Promise Zones assisted through
\$371 million in investments



Promise Zones

President Obama's *Promise Zone Initiative* is a government-wide effort bringing USDA together with 19 other Federal agencies to target assistance to urban, rural, and tribal high-poverty communities. USDA is the lead for the rural and tribal Promise Zones, and currently supports eight such designated communities. In just 2 years, USDA has delivered more than \$410 million in Federal investments to the Choctaw Nation of Oklahoma, Pine Ridge Indian Reservation in South Dakota, and communities in southeastern Kentucky and South Carolina's Low Country. In June 2016, the White House and USDA announced four new rural and tribal Promise Zones, including designations for eastern Puerto Rico, southwest Florida, North Dakota's Turtle Mountain Band of Chippewa Indians, and the Spokane Tribe of Indians in Washington State. This will allow USDA Rural Development to intensify partnering efforts and investments in the coming years in these regions and communities.



USDA Rural Development provided \$25 million for a public water system in Oklahoma's Ouachita Mountains which is providing safe, clean water to members of the Choctaw Nation and other residents. Pictured is a tribal member at a ceremony celebrating the new water system.

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The power behind the success of our loan, grant, and technical assistance programs is our partnerships with other people and providers.



► **Community Economic Development**
\$2.1 million in investments for multi-jurisdictional or regional development projects



► **StrikeForce**
More than **\$8.2 billion** for **30,785 awards** in high-poverty rural counties

StrikeForce for Rural Growth and Opportunity

In 2010, USDA launched the *StrikeForce for Rural Growth and Opportunity Initiative* to target additional assistance to rural America's most impoverished and remote communities. Under this initiative, we work in partnership with residents of targeted communities to ensure access to our broad array of economic programs. Through *StrikeForce*, in FY 2016, USDA Rural Development invested more than \$8.2 billion to assist high-poverty rural counties, using intensive outreach and strong partnerships with community organizations, businesses, foundations, and universities.

Additionally, in 2016, USDA expanded *StrikeForce* for a sixth time, announcing that additional counties in Florida, Missouri, Montana, and Ohio were eligible to receive intensive care through this initiative to fight persistent poverty.

Community Economic Development

Community Economic Development (CED), a new USDA Rural Development effort, works to combat rural poverty and deliver assistance to rural places most in need of help to jump-start or sustain economic development. Most communities assisted through CED are in persistent-poverty counties. In 2016, Rural Development identified 261 target CED rural communities and invested a total of \$2.1 billion in these areas. CED also administers a new program, authorized under Section 6025 of the 2014 Farm Bill, to fund multi-jurisdictional or regional development project plans helping high-poverty rural communities gain access to Rural Development funding opportunities. In 2016, 114 applicants were given this "Regional Development Priority" consideration, and received a combined total of about \$86 million in assistance.

Community Facilities Re-Lending

In 2016, USDA Rural Development launched a new public/private partnership providing \$400 million in low-interest loans to high-poverty rural communities through our Community Facilities program. The innovative approach with local and national partners, private-sector financial institutions, and philanthropic organizations provides another tool to help reduce poverty in some of the country's poorest rural communities. Together we leverage funds to enable economically distressed rural places to build more essential community facilities like schools and healthcare centers.

Community facilities projects are typically multi-million-dollar, long-term infrastructure projects. In the past, many communities in high-poverty areas found it difficult to obtain loans because applicants are required to contribute a percentage of the project funds to qualify. This new partnership establishes a grant pool supported by philanthropic investment. Together with new authorities enabling more community-based lenders like CDFIs to act as re-lenders, this brings new opportunities to our Nation's poorest rural areas for affordable financing to build essential facilities in the places where residents need them the most.

CDFIs bring new opportunities to our nation's poorest rural areas for affordable financing to build essential facilities in the places where residents need them the most.

Addressing Rural Poverty

Fiscal Year 2016



► Community Facilities Re-Lending

New **\$24 million** Uplift America fund; **\$100 million** in guarantees; and **\$400 million** for CF re-lending

Investments Benefitting American Indians and Alaska Natives

In FY 2016, USDA Rural Development built upon its tradition of investing in tribal communities throughout Indian Country and Alaska. Rural Development invested more than \$365 million through our housing, community facilities, utilities, business, and cooperative programs to support American Indians and Alaska Natives. Since 2009, the Obama Administration has invested more than \$3.4 billion for tribal communities.

In FY 2016, the Agency began new training opportunities and partnerships to ensure that Rural Development continues to improve as a lending partner. For example, the Agency provided intensive training to housing programs staff on how to more effectively provide homeownership and home repair programs on tribal lands. Rural Development also partnered with the Center for Indian Country Development at the Federal Reserve Bank of Minneapolis, the Federal Reserve Bank of San Francisco, and NeighborWorks® to host a gathering to improve homeownership opportunities on tribal lands. Rural Development is committed to doing more to support tribal community, economic, and infrastructure development.

Creating Efficiencies and Improving Customer Experiences

USDA Rural Development also has focused on streamlining internal operations and resources, improving technology, and making Rural Development more efficient. These efforts have both provided increased benefits to our external customers and partners and helped safeguard taxpayers' funds.

USDA Rural Development debuted its new "RD Apply" online application system for Rural Utilities Service customers. RD Apply reduces paperwork, eliminates bottlenecks, and saves time and money for communities applying for USDA utilities program loans and grants. RD Apply will be expanded to all USDA Rural Development programs in the future as part of continuing efforts to modernize the Agency's information technology infrastructure.

Additionally, Rural Development implemented President Obama's Executive Order allowing people with limited English proficiency to access information about Federal programs. Information about how USDA Rural Development programs work and how to apply for them is now available in multiple languages, and oral and written translations are available free of charge to the public. The Minority Serving Institutions programs provided more than \$300,000 in 2016 to hire interns from higher education institutions and universities that serve minority student populations. We expanded outreach to inform minority-servicing institutions about our programs, services, and employment opportunities, and outreach to Asian Americans, Pacific Islanders, and other underserved groups like socially disadvantaged farmers and ranchers.

Rural Development continued to support small, local businesses through our procurement programs. In FY 2016, Rural Development purchased about \$42 million in goods and services from small businesses, including ones owned by women or veterans, disadvantaged businesses, and suppliers from historically underused business zones.



► Assistance to Tribal Nations

More than **\$365 million** on behalf of American Indians and Alaska Natives

Rural Development Programs FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$8,646,185,491	3,154	\$1,044,112,539	369	\$1,293,094,571	379	\$10,983,392,601	3,902
IRP	\$140,051,476	281	\$18,889,610	30	\$18,888,486	31	\$177,829,572	342
Renewable Energy	\$837,323,073	13,003	\$258,748,518	2,675	\$309,584,453	1,967	\$1,405,656,044	17,645
Business Grants	\$237,663,032	3,403	\$27,834,362	465	\$27,924,417	496	\$293,421,811	4,364
REDLG	\$317,236,081	533	\$47,860,985	70	\$53,542,704	94	\$418,639,770	697
VAPG	\$99,645,571	762	\$45,024,541	364	\$45,887,556	329	\$190,557,668	1,455
SFH Direct	\$7,260,581,952	61,170	\$900,735,248	7,077	\$960,134,044	7,113	\$9,121,451,244	75,360
SFH Guaranteed	\$110,452,383,260	844,389	\$18,623,238,191	134,254	\$16,357,325,767	116,729	\$145,432,947,218	1,095,372
SFH Repairs	\$301,789,937	52,592	\$44,123,370	7,238	\$48,066,414	8,172	\$393,979,721	68,002
SFH Self-Help Grants	\$163,805,170	302	\$32,226,125	74	\$22,381,216	37	\$218,412,511	413
MFH Direct	\$591,956,134	993	\$134,402,756	176	\$129,494,764	161	\$855,853,654	1,330
MFH Guaranteed	\$587,219,238	419	\$113,912,328	89	\$186,935,103	119	\$888,066,669	627
Farm Labor Housing	\$215,576,640	211	\$25,766,716	17	\$47,831,637	31	\$289,174,993	259
Rental Assistance	\$5,686,546,891	55,832	\$1,088,500,000	10,376	\$1,389,694,997	12,643	\$8,164,741,888	78,851
CF Direct	\$6,283,278,175	3,361	\$1,676,048,368	530	\$2,200,000,000	656	\$10,159,326,543	4,547
CF Guaranteed	\$1,197,022,038	370	\$135,455,969	25	\$237,217,028	37	\$1,569,695,035	432
CF Grants	\$353,261,943	6,876	\$30,059,622	769	\$45,634,941	1,145	\$428,956,506	8,790
WWD Direct	\$7,438,488,659	4,330	\$1,105,989,139	566	\$1,203,999,301	617	\$9,748,477,099	5,513
WWD Guaranteed	\$78,192,904	36	\$14,673,500	8	\$7,118,000	5	\$99,984,404	49
WWD Grants	\$4,194,452,020	4,823	\$517,825,144	860	\$532,048,378	854	\$5,244,325,542	6,537
Telecom	\$6,648,768,361	1,420	\$280,977,675	102	\$244,257,230	130	\$7,174,003,266	1,652
Electric	\$31,027,049,827	862	\$3,398,112,000	107	\$3,915,750,000	91	\$38,340,911,827	1,060
All Other Programs	\$1,556,558,239	1,903	\$189,225,302	4,488	\$88,849,248	5,828	\$1,834,632,789	12,219
GRAND TOTAL	\$194,315,036,112	1,061,025	\$29,753,742,009	170,729	\$29,365,660,255	157,664	\$253,434,438,376	1,389,418

Data tables in the report reflect funding levels for USDA Rural Development programs as of Sept. 30, the close of each respective fiscal year. These figures can be subject to change based on de-obligations or other adjustments that may occur after the close of the fiscal year.

Rural Development Loan Portfolio as of September 30, 2016

LOAN PORTFOLIO	# OF LOANS	AMOUNT OF PRINCIPAL OUTSTANDING
Direct Portfolio		
Housing and Community Facilities		
Single Family Housing	276,832	\$15,158,175,920
Multi-Family Housing	24,088	\$10,595,343,000
Community Facility	5,855	\$6,308,789,090
Total Housing & Community Facilities	306,775	\$32,062,308,010
Utilities		
Water & Waste	15,855	\$12,467,062,392
Electric	2,296	\$41,790,907,601
Telecommunications	1,224	\$4,166,205,008
Total Utilities	19,375	\$58,424,175,001
Business and Cooperative		
Business Programs	27	\$11,861,000
RMAP	119	\$31,510,931
Intermediary Relending Program	1,062	\$392,674,000
Rural Economic Development	385	\$189,057,488
Total Business & Cooperative	1,593	\$625,103,419
Total Direct Portfolio	327,743	\$91,111,586,430
Guaranteed Portfolio		
Housing and Community Facilities		
Single Family Housing	976,022	\$116,340,991,082
Multi-Family Housing	808	\$945,413,594
Community Facility	642	\$1,216,602,246
Total Housing & Community Facilities	977,472	\$118,503,006,922
Utilities		
Water & Waste	84	\$118,785,149
Electric/Other	15	\$179,079,342
Total Utilities	99	\$297,864,491
Business and Cooperative		
Business Programs	3,044	\$6,073,216,365
Total Business & Cooperative	3,044	\$6,073,216,365
Total Guaranteed Portfolio	980,615	\$124,874,087,778
Total Loan Portfolio	1,308,358	\$215,985,674,208

Key to Table Categories and Abbreviations

B&I	Business and Industry Loan Guarantees ¹
IRP	Intermediary Relending Program
Renewable Energy	Renewable Energy Grants and Loans ²
Business Grants	Rural Business Development Grants
REDLG	Rural Economic Development Loans and Grants
VAPG	Value-Added Producer Grants
SFH Direct	Single-Family Housing Direct Loans
SFH Guaranteed	Single-Family Housing Loan Guarantees
SFH Repairs	Single-Family Housing Repair Loans and Grants
SFH Self-Help	Single-Family Housing Self-Help Technical Assistance Grants
MFH Direct	Multi-Family Rural Rental Housing Direct Loans
MFH Guaranteed	Multi-Family Housing Loan Guarantees
Farm Labor Housing	Farm Labor Housing Loans and Grants
Rental Assistance	Rental Assistance
CF Direct	Community Facilities Direct Loans
CF Guaranteed	Community Facilities Loan Guarantees
CF Grants	Community Facilities Grants
WWD Direct	Water and Waste Disposal Direct Loans
WWD Guaranteed	Water and Waste Disposal Loan Guarantees
WWD Grants	Water and Waste Disposal Grants
Telecom	Telecom Loans and Grants ³
Electric	Electric Direct Loans and Loan Guarantees
Other Programs	All other funding ⁴

Supplemental Information

- ¹ For all loan guarantee programs, Rural Development backs the loans, which are made by private-sector lenders that partner with USDA to participate in the programs.
- ² Renewable energy awards include Rural Energy for America Program guaranteed loans and grants, Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program loans, and payments made under the Repowering Assistance and Advanced Biofuels Programs.
- ³ Telecom includes Farm Bill broadband loans, Recovery Act broadband loans, Community Connect grants, Distance Learning and Telemedicine grants, Public Television Digital Transition grants, Telecommunications Infrastructure loans, and 911 access loans.
- ⁴ Other programs refers to smaller scale programs: RHS Rural Housing Site Loans, Housing Application Packaging, Individual Water and Waste, Technical and Supervisory Assistance, Housing Preservation Grants, Multi-Family Housing Preservation and Revitalization Loans and Grants, and Tenant Vouchers; RBS Rural Business Investment and Rural Microentrepreneur Assistance Programs, Rural Cooperative Development, Delta Health Care Services, and Socially Disadvantaged Groups Grants; and RUS Bulk Fuel, High Energy Cost Grant, Rural Alaska Village Grant, and Circuit Rider Technical Assistance Programs.

Rural Housing Service: Creating Home for Families and Rural Community Organizations

USDA Rural Development’s Rural Housing Service (RHS) offers a variety of programs to build or improve housing and essential community facilities in rural areas. We offer loans, grants, and loan guarantees for single- and multi-family housing, child care centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farmworkers, and much more. We also provide technical assistance loans and grants in partnership with nonprofit organizations, federally recognized tribes, State and Federal government agencies, and local communities. We and our partners are working together to ensure that rural America continues to be a great place to live, work, and raise a family.

Single-Family Housing Results

In FY 2016, RHS invested \$17.3 billion to help more than 132,000 families with modest incomes buy, refinance, or repair their homes through our direct and guaranteed single-family housing loan programs, including 33,900 low- and very low-income borrowers. Since 2009, RHS has invested \$154.9 billion to support rural homeownership, helping more than 1.2 million rural families buy, refinance, and maintain their homes.

This year, USDA celebrated the many nonprofits, community organizations, real estate agents, lenders, and philanthropic partners that work with USDA to help people succeed at homeownership. During Homeownership Month, RHS held more than 250 events across the country that recognized these essential third-party partner organizations that make many of our programs possible year after year.

This year was also the 25th anniversary of the Single-Family Housing Home Loan Guarantee Program. USDA has helped more than 1.5 million people buy homes through traditional lenders since the inception of the program. In 2016 alone, USDA helped about 116,720 people buy homes through this flagship program.



Christy Carr worked closely with USDA Rural Development to improve her credit. In 2016, she qualified for a USDA loan for a home to share with her five sons in Ohio. USDA photo by Lori McCoy.

Rural Housing Service

Fiscal Year 2016



► **Single-Family Housing**
Over **132,000 families** served
Over **\$17.3 billion** to build, repair,
and refinance



Multi-Family Housing Results

In FY 2016, RHS helped about 13,590 families by building or renovating almost 500 multi-family housing apartment complexes in rural areas through nearly \$400 million in direct loans, guaranteed loans, and grants. Additionally, RHS provided \$1.4 billion in 2015 for rental assistance to help 306,970 very-low- and low-income rural families pay their rent. Since 2009, RHS has invested \$11.3 billion to offer rental housing opportunities to rural families, senior citizens, people with disabilities, and farm workers and their families.

In Calistoga, CA, the Calistoga Family Apartments opened its doors to 48 farmworker families. Construction of the complex was partially funded by a \$3 million Farm Labor Housing Program grant. This affordable farmworker housing development is tailored for the men and women who work in Napa Valley's fields and their families. Rental assistance is also available to lower tenants' monthly costs, ensuring their homes remain affordable.

This development is making a difference in the environment, too. One of the few Zero Net Energy farm labor housing complexes in the Nation, the complex is

designed to meet Leadership in Energy and Environmental Design (LEED) Platinum standards, generating its own energy through solar panels. The payoff is utility bills averaging around 5 dollars a month for families living there. In drought-stricken California, water savings are equally important, and these apartments received WaterSense certification for the use of low-flow fixtures and drought-tolerant landscaping. There is a learning curve with all these features, so the property offers tenants ongoing education programs to help them take full advantage of the savings.

Community Facilities Results

In FY 2016, RHS served more than 26.4 million rural residents through \$2.5 billion in Community Facilities direct loans, guaranteed loans, and grants to develop essential community facilities such as hospitals, healthcare clinics, schools, police and fire stations, food banks, and community centers. Since the start of the Obama Administration in 2009, the Agency has improved the quality of life for rural residents by investing \$12 billion in more than 10,530 community infrastructure projects.

This year, USDA Rural Development created the Community Facilities Re-lending option, which allows intermediary community-based lenders to receive Community Facility Program Direct Loans for the purpose of relending to build, acquire, renovate, or rehabilitate essential community facilities. Community Facilities awarded 26 organizations loans totaling more than \$400 million to re-lend in areas of persistent poverty.

This year, Tennessee Wesleyan University (TWU) received a \$20.6 million USDA Rural Development Community Facilities Loan to construct a 30,000-square-foot student life building, improve other buildings on campus, renovate parking lots, and refinance a portion of the university's debt. The student life building, which will be named "Colloms Campus Center," will provide improved activity and event space, student services, and student affairs staff offices. Building improvements include roof replacement and Heating, Ventilation and Air Conditioning (HVAC) installation. More information about the benefits of this project is on page 60 of the report.

► Multi-Family Housing

Nearly **307,000 families** served **\$359.8 million** to build, renew, and refinance



► Community Facilities

Over **13,590 million** rural residents served **\$2.5 billion** to build, equip, and modernize

Rural Business-Cooperative Service: Rural America's Leader for Business and Job Growth Opportunities

USDA Rural Development's Rural Business-Cooperative Service (RBS) offers assistance to support business development and job training opportunities for rural residents. Our programs provide the capital, technical support, educational opportunities, and entrepreneurial skills to give rural residents the boost they need to start and grow businesses or get jobs in new and emerging markets. RBS financial assistance over the past 8 years has helped more than 107,000 businesses and created or saved a total of nearly 791,000 jobs in rural America.

RBS is on the front line in the fight against rural poverty, helping rural businesses through loan and grant programs, supporting job creation, and assuming lead roles in place-based and poverty-targeting initiatives such as *StrikeForce* and *Promise Zones*. RBS directed about 60 percent of our nearly \$1.3 billion of investments in high poverty areas through these place-based efforts in 2016. RBS also conducted training sessions and webinars for community employees and leaders to arm them with tools to plan projects, compete for RBS funds, and leverage other capital options.

During Fiscal Years (FY) 2009-2016, RBS invested more than \$11.5 billion in rural businesses through direct loan and loan guarantee programs, including \$1.2 billion in FY 2016. Through our grant programs, RBS provided an additional \$1 billion in support to rural businesses during that same period, with more than \$84 million invested in FY 2016.

Creating Jobs in Rural America

In 2016, RBS investments helped more than 7,000 businesses, creating or saving about 37,190 jobs across rural America. For example, RBS partnered with Girard National Bank to provide a Business & Industry (B&I) Guaranteed Loan of \$3.4 million to Manzer Family Medicine, LLC, in Galena, KS. Manzer Family Medicine serves a high-poverty, low-income area in Kansas. The firm will use the B&I Guaranteed Loan to acquire real estate, helping a rural healthcare provider maintain its clinic and urgent care facilities, and saving or creating a total of 25 jobs.

The Muskingum County Business Incubator, in Zanesville, OH, received an \$85,000 Rural Business Development Grant to purchase equipment to automate its food manufacturing process.

With the help of the grant, the incubator was able to help seven businesses and create or save a total of 96 jobs across four counties in Ohio, including two *StrikeForce* counties.

Of the funds that RBS awarded in FY 2016, \$320 million were delivered in *StrikeForce* counties supporting the creation of more than 10,000 jobs. Crawford Electric Cooperative received a \$1 million Rural Economic Development Loan to help East Central College create a workforce development training facility on its campus in Union, MO. The facility will provide manufacturing job training to support workers and businesses in an eight-county region served by the college.

Investing in America's Clean Energy Economy

Through the Rural Energy for America Program (REAP), RBS helps farmers, ranchers, and rural business owners save money on their energy bills, cut carbon pollution, and convert to cleaner, more sustainable sources of energy. RBS's REAP provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

REAP is another tool that RBS is using to direct additional support to rural residents in economically distressed areas. For instance, in 2016, RBS approved a conditional commitment for a \$5 million REAP Guaranteed Loan for Estil Solar II, LLC, in the South Carolina Low Country Promise Zone. Estil Solar will use the funds to assist Low Country farmers, ranchers, and rural small businesses develop renewable energy systems or make energy-efficiency upgrades to their operations.

Rural Business-Cooperative Service

Fiscal Year 2016



► **Business Assistance**
Over **15,000** rural businesses assisted **\$1.8 billion** for business startup, expansion



► **Energy Assistance**
Over **1,900** energy projects supported **\$309 million** for renewable energy and energy efficiency



Central City, NE, has a “solar garden,” the first solar-powered community garden in the State. USDA provided Rural Energy for America Program grants to help purchase the solar array. This innovative system produces enough energy to power 24 homes per year. Rural Business-Cooperative Service Administrator Sam Ridders (far left) visited the solar garden in August 2016.

Elsewhere, USDA awarded the Shuqualak Lumber Company, in Noxubee, MS, with a \$54,000 REAP grant to support lighting upgrades from high-intensity discharge to Light Emitting Diode (LED) lighting. The project is expected to reduce the lumber mill’s energy expenditure by over 894,000 kilowatt hours per year and save the company about \$75,000 annually. The mill is located in Noxubee County, one of the persistent-poverty counties receiving intensive care from USDA through the *StrikeForce for Rural Growth and Opportunity Initiative*.

Providing Support to Cooperatives

Cooperatives are key to the vitality of rural economies. They offer an alternative business model for those looking to organize and improve their communities, particularly in remote rural areas. RBS has trained more than 1,000 stakeholder groups—including many minority producers and minority-owned businesses—on food system issues, business development, governance/leadership, and financial management. RBS invests in cooperatives through the Rural Cooperative Development Grant (RCDG) program.

USDA awarded Texas Rural Cooperative Center (TRCC) with an RCDG of almost \$199,400 to provide training and technical assistance to cooperatives across south Texas and New Mexico. TRCC serves 33 counties—25 of which are *StrikeForce* counties with the greatest number of impoverished rural Colonias in the Nation. With the help of the RCDG grant, TRCC will help 23 businesses, including 10 cooperatives, and create or save a total of 65 jobs.

RBS’s Value Added Producer Grant (VAPG) program supports agriculture producers and cooperative businesses. Grass Roots Farmers’ Cooperative in Clinton, AR, received a VAPG of about \$239,370 to help the co-op increase its processing capacity and build profitable markets for small-holder farms. The USDA investment will support Grass Roots in its efforts to provide opportunities for socially disadvantaged, veteran, and beginning farmers.

Cross Agency Collaboration and Multi-Jurisdictional Planning

By coordinating programs, we can promote collaboration at the regional level among Federal, State, local, and regional entities and promote more effective use of funds in a fiscally constrained environment. Coordinated investment can also encourage investment from private sources, increasing the resources available for development. For instance, through the *Promise Zone Initiative*, USDA collaborates with the U.S. Department of Housing and Urban Development (HUD) and 18 other Federal agencies to provide resources and expertise to high-poverty communities.

Today, RBS partners with eight rural and tribal Promise Zones and has delivered over \$410 million in Federal investments to the Choctaw Nation, Pine Ridge Indian Reservation, Southeastern Kentucky and South Carolina Low Country in just 2 years.

Since being named a tribal Promise Zone in 2014, Choctaw Nation has secured close to \$100 million in Federal investments. These funds have supported a new Community Center, a Food Distribution Center, and a Head Start program. The Choctaw Nation also initiated a far-reaching effort to promote sustainable agriculture and food sovereignty.

In FY 2016, RBS led the coordination, planning, and implementation of section 6025 of the Agricultural Act of 2014: Strategic Economic and Community Development (SECD). This program emphasizes multi-jurisdictional projects. A number of RBS programs also include set-asides for *StrikeForce* counties, *Promise Zones*, and other high-poverty areas. In 2016, approximately \$316 million was dedicated to SECD projects from USDA Rural Development’s Community Facilities, Water and Waste Disposal, RBDG, and B&I Guaranteed Loan programs.

RBS Program Results

In FY 2016, RBS helped more than 15,000 rural businesses through \$1.8 billion in loans, loan guarantees, and grants. RBS has a proven track record of assisting America’s rural businesses by increasing and improving access to training, technical, assistance, and capital. We also boost long-term competitiveness by helping ensure that small business owners and entrepreneurs can take advantage of new opportunities and new markets as the economy grows. Together with its partners, RBS is making a real, lasting impact on rural America.

► Local Foods Assistance

Over **350 producers**, others assisted **\$112 million** for local and regional food systems

► Co-op Assistance

Over **380 ag projects** supported **\$61 million** to grow co-ops and other businesses in the agricultural, energy, and healthcare sectors

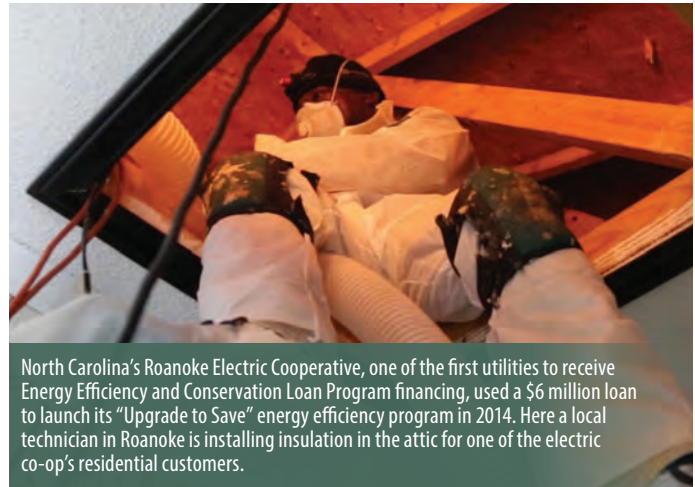
Rural Utilities Service: Partnering With Utility Providers To Build Infrastructure and Community

Electric Programs

USDA Rural Development's Rural Utilities Service (RUS) provides capital for rural energy efficiency projects that help conserve energy, save money on energy bills, and boost local rural economies. The high costs of energy-saving improvements often prevent business and residential utility customers from installing them. RUS offers two programs that help make such improvements more affordable. In June 2016, RUS announced the availability of up to \$52 million in loans through its new Rural Energy Savings Program (RESP). RESP helps rural energy providers fund energy efficiency improvements for residential and business customers. RESP borrowers finance loans at zero percent interest for up to 20 years. Their customers repay the loans at an interest rate of up to 3 percent for up to 10 years through their electric bills.

RUS also administers a similar Energy Efficiency and Conservation Loan Program (EECLP) that started in 2014. EECLP helps consumers reduce energy bills through energy efficiency improvements and renewable energy systems.

In 2016, RUS approved a \$68 million EECLP loan to Pedernales Electric Cooperative to make low-interest financing available to consumers for investments in efficiency and renewable energy, including installation of smart meters, solar panels, and battery storage systems. Smart grid technologies and demand side management investments, including vehicle charging stations, will be available for small municipal distribution utilities.



North Carolina's Roanoke Electric Cooperative, one of the first utilities to receive Energy Efficiency and Conservation Loan Program financing, used a \$6 million loan to launch its "Upgrade to Save" energy efficiency program in 2014. Here a local technician in Roanoke is installing insulation in the attic for one of the electric co-op's residential customers.

The high costs of energy-saving improvements often prevent business and residential utility customers from installing them. RUS offers two programs that help make such improvements more affordable.

Rural Utilities Service

Fiscal Year 2016



► Electric Utilities

Over **5.47 million** rural customers served
\$3.9 billion for utility system upgrades,
improvements



Telecommunications Programs

Each year, RUS's Distance Learning and Telemedicine (DLT) Program helps more rural communities improve their access to healthcare and educational services. Since 2009, RUS has provided \$240 million for more than 730 DLT projects in rural areas.

DLT-funded equipment for educational opportunities and medical care provides services often unavailable in rural areas, helping communities better meet the needs of their residents. Telemedicine is an effective tool for treating patients when experts are not available locally, and distance learning brings opportunities that were not previously available to rural students. Rural residents across the country benefit from this new technology, made available by RUS assistance. In 2016, USDA led the Federal interagency effort to address the opioid crisis, which is especially serious in rural areas. Increased access to healthcare and substance misuse treatment was a significant focus of the latest 81 DLT projects helping connect rural communities with offsite medical and educational experts.

For example, the Southern Hills Counseling Center in Jasper, IN, is using a \$73,000 grant for a telemedicine system to improve the availability of mental health services in several remote Indiana

counties. The network will give rural healthcare professionals the ability to connect in real-time with urban mental health specialists. Additionally, the counseling center will be able to connect to rural hospitals for psychiatric diagnoses and to support emergency care.

DLT projects rely on broadband service, which is still lacking in almost 40 percent of rural areas. To help spur the deployment of rural broadband, employees of RUS and the U.S. Commerce Department's National Telecommunications Information Administration (NTIA) serve as co-chairs of the Broadband Opportunities Council (BOC), set up in 2015, which includes 25 Federal Agencies and Departments.

Water and Environmental Programs

Without RUS's Water and Environmental programs (WEP), many small rural communities nationwide would lack access to safe water. Since 2009, WEP has funded \$13.9 billion for nearly 5,825 projects, providing safe water to 19.5 million rural residents.

WEP is also meeting USDA Rural Development's mission to assist underserved and economically challenged communities by working to increase the number of Special

Evaluative Assistance Rural Communities and Households (SEARCH) grants awarded to underserved and high poverty areas, many of which have high minority populations.

SEARCH grants of up to \$30,000 fund pre-development feasibility studies, design assistance, and technical assistance to help small, financially distressed communities in rural areas. This assistance enables them to develop plans and funding applications for proposed water and waste disposal projects. The grants are available to communities with populations of 2,500 or fewer. In the last 5 years, WEP has invested \$10.5 million in SEARCH grants, and \$3.4 million in pre-planning grants for rural communities.

To date, 68 SEARCH grants in 26 States have resulted in fully obligated projects to improve water and waste disposal treatments systems, delivering much-needed services to our most vulnerable rural communities. In all, during Fiscal Year 2016, USDA funded 932 projects. Approximately 84 percent of the loan and grant dollars awarded in FY 2016 are bringing services to communities with populations less than 5,000.

► Telecommunications Facilities

Over **79,000** rural subscribers served
\$234 million for telecommunications and
broadband service

► Water and Waste Disposal Systems

Over **2.24 million rural residents**
served **\$1.65 billion** for safe water
and sanitary waste systems



State-by-State Results

Alabama

Business and Local Foods Programs

National Guard Armory Reborn As Business Incubator

The National Guard Armory in Linden, AL, was a local icon for 25 years. But the National Guard Armory announced plans to close the Linden armory in 2012.

The armory could have become a vacant eyesore in this small rural community, but community leaders and elected officials developed a plan to save it by converting it into a small business incubator. Today, thanks to a partnership between community leaders, elected officials, local businesses, and government agencies, the armory has been reborn as the Marengo County Business Development Center. It includes a small business incubator, a community auditorium, office space, and an agri-business incubator supporting local foods projects.

Marengo County is a persistent-poverty area receiving targeted assistance from USDA under the *StrikeForce for Rural Growth and Opportunity Initiative*. USDA Rural Development in Alabama provided the Marengo County Economic Development Authority (MCEDA) with a \$40,000 Rural Business Development Grant for commercial food processing and cold storage equipment. Deep



South Food Alliance—part of the agri-business incubator—provides technical assistance and makes the equipment available to small, family farmers to process and package their locally grown produce. The added value is helping these growers boost retail sales. MCEDA, USDA, and other partners also helped neighboring rural community, Thomaston, AL, open a local grocery store. Thomaston had been a “food desert” without a local grocery for almost 20 years.

Businesses at the new center are also increasing job opportunities for local residents. MCEDA and Marengo County Extension Service (both headquartered at the center), provide technical assistance to business incubator clients. Alabama Southern Community College uses the center as a third site for its Alabama Industrial Development Training Ready-to-Work Program.

Alabama Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$171,187,634	53	\$27,160,100	7	\$18,596,800	5	\$216,944,534	65
IRP	\$1,171,000	4	\$0	0	\$0	0	\$1,171,000	4
Renewable Energy	\$3,420,126	72	\$1,905,139	59	\$1,033,613	46	\$6,358,878	177
Business Grants	\$5,057,423	57	\$703,000	9	\$766,000	11	\$6,526,423	77
REDLG	\$4,640,000	11	\$0	0	\$1,300,000	2	\$5,940,000	13
VAPG	\$559,773	6	\$664,000	4	\$542,000	3	\$1,765,773	13
SFH Direct	\$123,836,493	1,154	\$17,752,898	156	\$17,460,193	155	\$159,049,584	1,465
SFH Guaranteed	\$2,663,551,241	21,899	\$447,382,138	3,672	\$420,392,031	3,311	\$3,531,325,410	28,882
SFH Repairs	\$9,873,835	1,629	\$1,826,123	277	\$1,042,141	177	\$12,742,099	2,083
SFH Self-Help Grants	\$333,916	1	\$0	0	\$333,916	1	\$667,832	2
MFH Direct	\$8,885,932	10	\$4,528,388	7	\$0	0	\$13,414,320	17
MFH Guaranteed	\$2,493,000	4	\$1,729,000	1	\$897,000	2	\$5,119,000	7
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$158,206,432	1,720	\$29,314,560	316	\$36,952,709	400	\$224,473,701	2,436
CF Direct	\$27,538,432	60	\$23,479,100	15	\$56,572,300	14	\$107,589,832	89
CF Guaranteed	\$9,360,000	1	\$0	0	\$0	0	\$9,360,000	1
CF Grants	\$4,522,613	76	\$534,334	20	\$860,438	24	\$5,917,385	120
WWD Direct	\$116,590,087	87	\$8,166,850	7	\$14,538,000	12	\$139,294,937	106
WWD Guaranteed	\$1,260,630	1	\$0	0	\$0	0	\$1,260,630	1
WWD Grants	\$65,660,623	61	\$7,529,580	15	\$9,306,500	23	\$82,496,703	99
Telecom	\$60,383,255	19	\$1,267,197	3	\$454,701	2	\$62,105,153	24
Electric	\$351,959,000	11	\$115,884,000	1	\$111,161,000	3	\$579,004,000	15
All Other Programs	\$91,699,731	32	\$393,572	35	\$627,089	40	\$92,720,392	107
ALABAMA TOTAL	\$3,882,191,176	26,968	\$690,219,978	4,604	\$692,836,431	4,231	\$5,265,247,586	35,803

Alaska

Business Programs

Improving Access to Remote Alaskan Villages

Alaska is vast. Thousands of residents live in sparsely populated communities only accessible by air or water. In northwestern Alaska, dozens of Alaska Native villages rely on air transportation for commerce. Bering Air, Inc., provides access to 32 communities in western Alaska from the company's hubs in Nome, Kotzebue, and Unalakleet—some of the most remote and economically challenged areas of the State.

Partnering with Alaska Growth Capital, Bering Air used a \$10.5 million USDA Business & Industry Loan Guarantee to purchase six new Cessna Caravan aircraft. The planes have increased horsepower for shorter take-offs, faster climbs, and higher cruising speeds. They also provide for an increased payload capacity and state-of-the-art avionics systems.

Ensuring access to fresh food, medical services, equipment, and supplies, and the ability to move between rural communities and



A USDA Rural Development loan guarantee helped Bering Air buy six new Cessna planes to continue transporting people and goods to and from remote Native villages in western Alaska. Photo courtesy Textron Aviation.

urbanized areas like Fairbanks and Anchorage, Bering Air provides a valuable service, one that is considered critical for the continued survival of these remote Native Alaskan villages. Help for local enterprises like Bering Air, which meet the unique needs of rural places, is a shining example of how USDA Rural Development is committed to the future of rural communities.

Alaska Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$83,315,166	56	\$24,502,677	13	\$19,429,990	7	\$127,247,833	76
IRP	\$1,350,000	3	\$0	0	\$0	0	\$1,350,000	3
Renewable Energy	\$1,678,506	82	\$730,209	14	\$377,926	6	\$2,786,640	102
Business Grants	\$3,840,307	37	\$417,552	4	\$138,000	3	\$4,395,859	44
REDLG	\$300,000	1	\$0	0	\$0	0	\$300,000	1
VAPG	\$272,538	3	\$48,150	1	\$0	0	\$320,688	4
SFH Direct	\$73,877,661	422	\$11,384,806	58	\$20,032,055	93	\$105,294,522	573
SFH Guaranteed	\$393,606,054	2,026	\$102,667,747	460	\$92,523,399	406	\$588,797,200	2,892
SFH Repairs	\$889,872	113	\$260,950	34	\$228,261	34	\$1,379,083	181
SFH Self-Help Grants	\$2,529,822	5	\$53,690	1	\$476,000	1	\$3,059,512	7
MFH Direct	\$2,950,000	1	\$0	0	\$575,000	1	\$3,525,000	2
MFH Guaranteed	\$10,450,000	7	\$0	0	\$1,400,000	1	\$11,850,000	8
Farm Labor Housing	\$93,602	1	\$0	0	\$0	0	\$93,602	1
Rental Assistance	\$30,731,616	146	\$5,182,548	27	\$6,349,455	35	\$42,263,619	208
CF Direct	\$86,611,200	20	\$176,393,000	21	\$425,500	1	\$263,429,700	42
CF Guaranteed	\$10,200,000	3	\$0	0	\$0	0	\$10,200,000	3
CF Grants	\$5,826,470	62	\$124,900	3	\$398,700	7	\$6,350,070	72
WWD Direct	\$1,716,000	2	\$339,000	3	\$1,727,101	5	\$3,782,101	10
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$227,764,635	200	\$26,352,006	34	\$37,214,444	41	\$291,331,085	275
Telecom	\$149,408,539	40	\$3,756,743	7	\$1,430,576	4	\$154,595,858	51
Electric	\$432,351,000	7	\$0	0	\$16,462,000	1	\$448,813,000	8
All Other Programs	\$47,113,928	31	\$4,752,716	9	\$4,248,828	11	\$56,115,472	51
ALASKA TOTAL	\$1,566,876,916	3,268	\$356,966,694	689	\$203,437,235	657	\$2,127,280,844	4,614

Arizona

Water and Environmental Programs

Safe Water for Remote Communities on the Navajo Nation

It's said that no one pays attention to water until the well is dry. Native American tribes have been paying attention for quite some time now.

On the Navajo Nation, America's largest reservation, access to clean water has been an ongoing struggle. Nearly 40 percent of all Navajo people in this Arizona high desert region live without running water. Hauling water is not only time-consuming but also tedious work, especially for the elderly in remote areas. On average, tribal members that live on the Navajo reservation use 7 gallons per person per day to drink, cook, bathe, and clean. The average American uses about 100 gallons.

USDA Rural Development is partnering with Navajo Nation tribal leaders to mitigate these water quantity and quality issues. To date, USDA has invested nearly \$14 million to improve the tribe's water and waste treatment systems over the past 4 years. Of this amount, \$8 million was provided as grants—an important consideration given that 43 percent of Navajo people live below the poverty line.



A tree struggles to survive outside an abandoned trading post bearing a prophetic message near St. Michaels on the Navajo Nation.

Recently, USDA Rural Development officials in Arizona traveled to Lower Greasewood on the Navajo Nation to announce \$5.72 million in loans and grants to upgrade the water systems for Ganado, Lower Greasewood, and Dilkon—remote communities on the Navajo Nation. The original systems were built during the 1970s and 1980s, and the harsh conditions have taken a toll on them. Many of the wells were taken out of service due to water quality issues, including high arsenic concentrations.

The project, a partnership between USDA Rural Development and the U.S. Environmental Protection Agency, will replace failing pipes and infrastructure, drill new wells, and construct a new treatment facility.

Arizona Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$128,138,698	49	\$29,563,000	6	\$25,695,000	8	\$183,396,698	63
IRP	\$488,000	2	\$415,000	1	\$0	0	\$903,000	3
Renewable Energy	\$6,721,388	78	\$6,191,939	17	\$1,513,105	12	\$14,426,432	107
Business Grants	\$3,606,502	42	\$890,950	9	\$1,047,701	12	\$5,545,153	63
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$248,706	3	\$546,594	4	\$841,158	5	\$1,636,458	12
SFH Direct	\$105,291,939	990	\$16,290,960	135	\$15,392,665	122	\$136,975,564	1,247
SFH Guaranteed	\$2,286,239,223	17,382	\$278,000,028	1,883	\$219,205,022	1,450	\$2,783,444,273	20,715
SFH Repairs	\$4,653,919	681	\$639,270	105	\$638,209	100	\$5,931,399	886
SFH Self-Help Grants	\$10,380,813	17	\$1,823,549	4	\$2,013,493	3	\$14,217,855	24
MFH Direct	\$2,961,922	7	\$0	0	\$50,000	1	\$3,011,922	8
MFH Guaranteed	\$6,615,371	8	\$2,400,000	2	\$3,265,000	2	\$12,280,371	12
Farm Labor Housing	\$726,911	3	\$0	0	\$0	0	\$726,911	3
Rental Assistance	\$80,369,796	545	\$16,502,496	104	\$18,802,452	123	\$115,674,744	772
CF Direct	\$70,435,907	26	\$26,401,000	5	\$17,999,100	4	\$114,836,007	35
CF Guaranteed	\$26,840,296	9	\$0	0	\$0	0	\$26,840,296	9
CF Grants	\$2,894,142	42	\$133,400	3	\$377,000	4	\$3,404,542	49
WWD Direct	\$36,538,436	17	\$2,005,000	1	\$3,604,000	3	\$42,147,436	21
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$94,852,907	277	\$8,081,435	51	\$12,076,892	19	\$115,011,234	347
Telecom	\$46,422,167	25	\$0	0	\$205,052	1	\$46,627,219	26
Electric	\$488,204,742	9	\$0	0	\$39,135,000	2	\$527,339,742	11
All Other Programs	\$3,601,210	21	\$456,234	31	\$843,102	31	\$4,900,546	83
ARIZONA TOTAL	\$3,406,232,995	20,233	\$390,340,855	2,361	\$362,703,952	1,902	\$4,159,277,802	24,496

Arkansas

Energy Programs

USDA and Partners Help Launch Arkansas's Largest Solar Farm

Ironically, it was cloudy and a little rainy on the day the switch was to be turned on. But now the sun is shining on the largest solar farm ever built in Arkansas: a \$32 million, 12 MW (megawatt) solar array sited on 100 acres in the Camden, AR, Highland Industrial Park.

USDA Rural Development provided a \$500,000 Rural Energy for America Program grant for the solar farm, which was also financed through Federal and State tax credits and other private funding sources. Silicon Ranch Corporation developed the project in partnership with Ouachita Electric Cooperative Corporation, Arkansas Electric Cooperative Corporation, and Southern Arkansas University Tech. The zero-emission solar project was developed to provide clean energy to aerospace and defense company Aerojet Rocketdyne, which has facilities in the industrial park. Any excess power generated that Aerojet Rocketdyne doesn't need is used by Arkansas Electric Co-op for its customers.

More than 150,000 solar panels soak up the sun's rays and feed energy into the electric utility substation next to the solar



farm. The clean energy is helping Aerojet Rocketdyne meet its sustainability goals, and helping Arkansas Electric Co-op meet its carbon reduction targets. The energy produced by this solar farm is equivalent to powering about 2,400 homes for an entire year.

This innovative project has received national recognition. Novogradac & Company, LLP, honored it with a Renewable Energy Power Award for Financial Innovation because of the positive financial impact the project made on Camden, a small rural, underserved community. The project is a stepping stone for future solar investments in Arkansas.

Arkansas Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$124,451,907	36	\$9,217,000	3	\$2,499,000	2	\$136,167,907	41
IRP	\$1,344,000	4	\$0	0	\$1,349,484	2	\$2,693,484	6
Renewable Energy	\$8,330,880	186	\$762,710	18	\$820,690	21	\$9,914,280	225
Business Grants	\$4,307,703	39	\$461,760	8	\$486,000	6	\$5,255,463	53
REDLG	\$500,000	1	\$0	0	\$0	0	\$500,000	1
VAPG	\$313,000	5	\$249,488	2	\$513,369	3	\$1,075,857	10
SFH Direct	\$149,254,981	1,579	\$13,619,394	129	\$14,642,974	141	\$177,517,349	1,849
SFH Guaranteed	\$2,622,216,869	24,239	\$366,935,387	3,297	\$372,971,329	3,268	\$3,362,123,585	30,804
SFH Repairs	\$7,323,022	1,279	\$717,396	124	\$911,855	147	\$8,952,273	1,550
SFH Self-Help Grants	\$8,159,682	26	\$677,576	3	\$1,139,669	2	\$9,976,927	31
MFH Direct	\$3,043,805	3	\$0	0	\$857,085	1	\$3,900,890	4
MFH Guaranteed	\$3,845,391	3	\$0	0	\$2,251,000	2	\$6,096,391	5
Farm Labor Housing	\$3,885,000	43	\$328,000	2	\$359,000	3	\$4,572,000	48
Rental Assistance	\$117,596,824	1,378	\$22,209,936	266	\$26,658,765	320	\$166,465,525	1,964
CF Direct	\$82,653,000	39	\$0	0	\$46,585,000	9	\$129,238,000	48
CF Guaranteed	\$4,000,000	3	\$0	0	\$0	0	\$4,000,000	3
CF Grants	\$14,996,739	372	\$1,310,069	39	\$1,515,700	45	\$17,822,508	456
WWD Direct	\$154,542,100	154	\$20,548,000	18	\$23,125,700	18	\$198,215,800	190
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$107,123,177	128	\$9,982,000	19	\$9,812,100	17	\$126,917,277	164
Telecom	\$279,772,555	45	\$25,744,925	3	\$10,254,641	7	\$315,772,121	55
Electric	\$1,657,060,000	29	\$147,590,000	4	\$21,692,000	1	\$1,826,342,000	34
All Other Programs	\$1,811,245	26	\$2,264,743	28	\$207,110	32	\$4,283,098	86
ARKANSAS TOTAL	\$5,356,531,880	29,617	\$622,618,384	3,963	\$538,652,471	4,047	\$6,517,802,735	37,627

California

Community Programs

Food for the Less Fortunate in Rural Southern California

California's Coachella Valley may conjure images of music festivals, resort hotels, and famous golf courses, but there's another side to the region. Amidst the luxury of wealthy communities like Indian Wells and Rancho Mirage, USDA Rural Development focuses its efforts to address the poverty of small communities like Thermal and Mecca.

Even with the poverty, there's a beacon of light shining bright in Mecca, and it's known as the Galilee Center. Led by Gloria Gomez and Claudia Castorena, Galilee Center works to improve the lives of farmworkers and other low-income families living throughout the eastern Coachella Valley by providing food, clothing, and other basic needs.

"Our beginnings are humble," explained Castorena. "We started in the summer of 2010 offering food baskets to local families under the shade of a tree. We expected about 40 families, but instead 100 arrived. We didn't have an office; we didn't have anything, but every Thursday for 2 years, we showed up to provide food to families."

In 2012, a 21,000-square-foot building in downtown Mecca was donated to the organization. Although spacious, it needed major improvements to be useable. With support from the County of Riverside, countless private donors, and a \$246,000 by USDA Rural Development's Community Facilities program, the Galilee Center



Violeta Lopez receives fresh food from Claudia Castorena at the Galilee Center's weekly food distribution pick-up.

has spent the past 4 years transforming their vacant building into an oasis of hope for thousands.

Galilee Center not only has a thriving food distribution program providing food baskets to an average of 300 people a week, but expanded services as well. Galilee Center is now home to a thrift store, a community room with computers that also serves as a cooling center during the hot summer, and a comfort center that provides showers and low-cost laundry facilities. Additionally, Galilee now offers utility and rental assistance, childcare assistance ranging from diapers and formula to new shoes and backpacks, and help for seniors.

"The Galilee Center is blessed to be able to serve families in need with kindness and respect," said Gomez. "And both Claudia and I are so thankful to USDA Rural Development for their help making that possible."

California Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$518,959,315	232	\$29,727,545	13	\$35,379,000	14	\$584,065,860	259
IRP	\$9,860,000	20	\$1,000,000	1	\$1,500,000	3	\$12,360,000	24
Renewable Energy	\$16,339,730	330	\$7,085,243	102	\$7,207,452	85	\$30,632,424	517
Business Grants	\$9,364,447	110	\$1,113,000	16	\$720,756	19	\$11,198,203	145
REDLG	\$0	0	\$0	0	\$400,000	1	\$400,000	1
VAPG	\$6,233,281	39	\$2,344,494	17	\$1,955,359	16	\$10,533,134	72
SFH Direct	\$462,326,723	2,994	\$100,559,697	569	\$108,860,593	578	\$671,747,013	4,141
SFH Guaranteed	\$4,227,484,113	24,552	\$562,996,706	2,965	\$406,202,493	2,086	\$5,196,683,312	29,603
SFH Repairs	\$2,533,287	363	\$518,024	73	\$944,607	127	\$3,995,919	563
SFH Self-Help Grants	\$36,846,387	28	\$8,536,979	5	\$330,000	1	\$45,713,366	34
MFH Direct	\$15,836,439	19	\$4,147,500	1	\$2,100,000	1	\$22,083,939	21
MFH Guaranteed	\$205,050,119	130	\$35,265,246	22	\$29,552,357	17	\$269,867,722	169
Farm Labor Housing	\$89,273,448	43	\$16,612,892	8	\$27,400,000	13	\$133,286,340	64
Rental Assistance	\$410,438,429	2,024	\$91,089,279	381	\$108,921,429	470	\$610,449,137	2,875
CF Direct	\$146,762,153	68	\$74,036,150	15	\$82,076,000	12	\$302,874,303	95
CF Guaranteed	\$9,891,255	12	\$0	0	\$0	0	\$9,891,255	12
CF Grants	\$14,997,954	283	\$1,586,577	27	\$2,595,165	49	\$19,179,696	359
WWD Direct	\$296,963,972	96	\$15,297,742	8	\$8,183,000	6	\$320,444,714	110
WWD Guaranteed	\$346,100	1	\$0	0	\$0	0	\$346,100	1
WWD Grants	\$110,327,624	156	\$22,098,610	40	\$15,499,504	23	\$147,925,738	219
Telecom	\$46,165,804	27	\$462,894	2	\$2,070,825	7	\$48,699,523	36
Electric	\$86,960,000	4	\$0	0	\$23,826,000	1	\$110,786,000	5
All Other Programs	\$35,114,598	117	\$7,169,985	27	\$5,406,945	21	\$47,691,527	165
CALIFORNIA TOTAL	\$6,758,075,178	31,648	\$981,648,563	4,292	\$871,131,484	3,550	\$8,610,855,225	39,490

Colorado

Community Programs

Centennial Mental Health Is Moving Lives Forward

According to a government mental health study, in 2014, two-thirds of Colorado teens dealing with clinical depression had gone untreated for the previous 12 months. Executives at the Centennial Mental Health Center recognized their Fort Morgan, CO, facility was unable to support the increasing need for client services. Centennial, which serves a 10-county rural area in northeastern Colorado, approached USDA Rural Development to find a long-term solution to the increasing patient load.

Working with USDA Rural Development, Centennial Mental Health Center secured a \$4.2 million Community Facilities loan to finance the bulk of their new 17,655-square-foot care facility in Fort Morgan. Using USDA funds along with locally raised donations and philanthropic gifts for construction of the nearly \$6 million project, the new facility includes 33 clinical provider offices, group/conference rooms, administrative and support staff offices, reception offices and waiting rooms, testing rooms, examination and consult rooms, a video conference/telehealth room, and much-needed storage. The expanded location allows Centennial to better focus on its mission of providing the highest quality



comprehensive mental health services while preserving human dignity, self-respect, and client rights. The new building will also allow room for future growth to accommodate the growing demand for services in that area.

Strategically located near a primary care medical facility, Centennial's Fort Morgan office integrates behavioral and physical health care in order to improve the overall quality of, and access to, rural health care.

Colorado Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$112,623,304	40	\$1,771,100	2	\$37,691,289	11	\$152,085,693	53
IRP	\$2,798,296	7	\$1,000,000	1	\$950,000	2	\$4,748,296	10
Renewable Energy	\$3,762,705	96	\$794,364	28	\$551,394	21	\$5,108,463	145
Business Grants	\$2,446,360	52	\$246,000	8	\$268,849	9	\$2,961,209	69
REDLG	\$2,610,000	5	\$0	0	\$600,000	2	\$3,210,000	7
VAPG	\$1,629,714	14	\$0	0	\$223,150	4	\$1,852,864	18
SFH Direct	\$116,853,956	833	\$19,777,103	130	\$13,566,235	85	\$150,197,294	1,048
SFH Guaranteed	\$1,554,039,091	8,884	\$306,930,684	1,597	\$231,460,715	1,175	\$2,092,430,490	11,656
SFH Repairs	\$1,825,219	270	\$260,295	31	\$125,418	17	\$2,210,932	318
SFH Self-Help Grants	\$4,171,750	8	\$1,115,880	3	\$600,000	1	\$5,887,630	12
MFH Direct	\$3,163,799	5	\$0	0	\$1,062,500	1	\$4,226,299	6
MFH Guaranteed	\$2,004,874	2	\$0	0	\$0	0	\$2,004,874	2
Farm Labor Housing	\$8,424,076	6	\$0	0	\$0	0	\$8,424,076	6
Rental Assistance	\$65,160,432	592	\$11,963,200	111	\$15,425,627	127	\$92,549,259	830
CF Direct	\$43,977,733	35	\$25,871,748	7	\$12,423,000	3	\$82,272,481	45
CF Guaranteed	\$2,674,837	3	\$5,750,000	1	\$25,210,000	5	\$33,634,837	9
CF Grants	\$4,439,687	133	\$846,839	19	\$496,703	23	\$5,783,229	175
WWD Direct	\$54,827,300	38	\$4,479,000	1	\$1,573,000	6	\$60,879,300	45
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$22,543,636	48	\$3,239,236	7	\$8,884,955	13	\$34,667,827	68
Telecom	\$85,772,405	29	\$259,428	1	\$183,597	1	\$86,215,430	31
Electric	\$1,763,441,000	32	\$260,849,000	2	\$395,866,000	2	\$2,420,156,000	36
All Other Programs	\$3,168,101	30	\$274,216	9	\$241,191	7	\$3,683,508	46
COLORADO TOTAL	\$3,862,358,275	11,162	\$645,428,093	1,958	\$747,403,624	1,515	\$5,255,189,992	14,635

Connecticut

Energy Programs

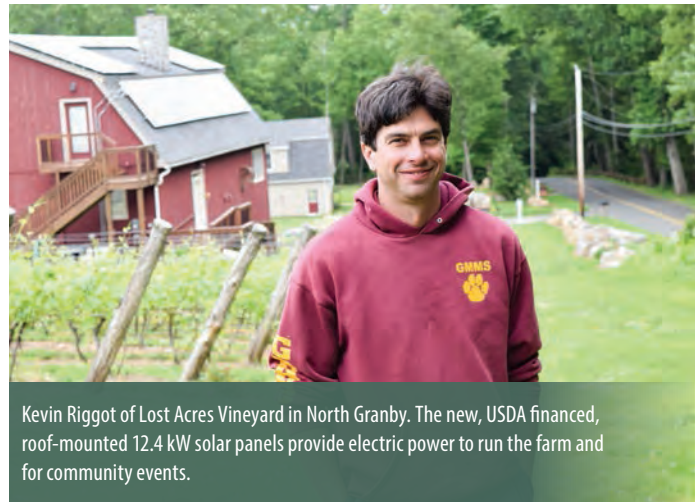
Solar Power for Family Farm Operation

Lost Acres Vineyard is a small vineyard in northern Connecticut with 5 acres of vines on 60 acres of land. Kevin Riggot and Michelle Niedermeyer have run the small family-operated enterprise, in North Granby, CT, since 2010. They not only produce outstanding handcrafted wine, but host local farmers markets four times a year, and community events in their barn such as “Yoga in the Vines,” live music shows, and showcases for local art.

USDA Rural Development provided Lost Acres Vineyard with a Rural Energy for America Program grant to purchase and install a 12.4 kW (kilowatt) solar photovoltaic system on the roof of the barn. The solar panels supply 80 percent of vineyard’s electricity needs through clean, renewable energy.

The solar panel system complements other environmentally friendly practices used on the farm, such as Integrated Pest Management, composting of grapes, and recycling.

Riggot and Niedermeyer recently installed a commercial kitchen to expand their production capabilities. Visitors may try homemade antipasto and cheese plates made from the farm’s chickens, herbs,



Kevin Riggot of Lost Acres Vineyard in North Granby. The new, USDA financed, roof-mounted 12.4 kW solar panels provide electric power to run the farm and for community events.

and vegetable gardens. The farmland has been producing libations since the 1700s, when it was an apple and peach orchard used to make hard cider and apple jack.

Riggot and Niedermeyer enjoy connecting with their local customers at Lost Acres wine tastings, farmers markets, and other events. They are dedicated to building a sustainable farm operation and events that bring the community together. The solar panels were the final touch to perfecting their community-oriented farm.

Connecticut Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$37,226,500	14	\$6,000,000	2	\$2,224,000	1	\$45,450,500	17
IRP	\$1,500,000	2	\$0	0	\$0	0	\$1,500,000	2
Renewable Energy	\$1,967,567	67	\$934,022	23	\$421,544	13	\$3,323,133	103
Business Grants	\$1,450,938	25	\$159,000	4	\$147,000	4	\$1,756,938	33
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$334,000	2	\$250,000	1	\$250,000	1	\$834,000	4
SFH Direct	\$29,640,908	160	\$4,117,255	23	\$4,250,059	23	\$38,008,222	206
SFH Guaranteed	\$677,665,516	3,701	\$130,921,335	721	\$107,396,294	592	\$915,983,145	5,014
SFH Repairs	\$763,467	135	\$142,907	21	\$196,857	31	\$1,103,231	187
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$9,323,852	16	\$2,330,042	4	\$6,335,986	9	\$17,989,880	29
MFH Guaranteed	\$4,179,250	2	\$0	0	\$0	0	\$4,179,250	2
Farm Labor Housing	\$250,000	1	\$0	0	\$0	0	\$250,000	1
Rental Assistance	\$39,891,504	332	\$8,522,796	63	\$9,131,090	68	\$57,545,390	463
CF Direct	\$119,179,420	43	\$17,817,163	4	\$46,612,995	10	\$183,609,578	57
CF Guaranteed	\$27,027,600	5	\$0	0	\$1,500,000	1	\$28,527,600	6
CF Grants	\$1,864,707	45	\$158,000	7	\$250,000	8	\$2,272,707	60
WWD Direct	\$70,011,000	26	\$14,786,000	4	\$16,917,000	5	\$101,714,000	35
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$41,766,905	37	\$4,093,000	5	\$4,045,000	5	\$49,904,905	47
Telecom	\$0	0	\$0	0	\$0	0	\$0	0
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$299,890	8	\$50,000	1	\$46,021	1	\$395,911	10
CONNECTICUT TOTAL	\$1,064,343,024	4,621	\$190,281,521	883	\$199,723,846	772	\$1,454,348,391	6,276

Delaware

Community Programs

USDA Supports Substance Abuse Treatment Center

Walk into any town in rural America, and ask a local if they know someone who struggles, or has struggled, with addiction. Chances are the answer will be yes.

In 2014, more than 24,000 Americans died of overdoses of opioids, a class of drugs that includes both prescription pain medication and heroin. Delaware is not immune to this crisis, and has higher-than-average painkiller abuse and a rising number of overdose deaths. There were 180 suspected drug overdose deaths in the State in 2015.

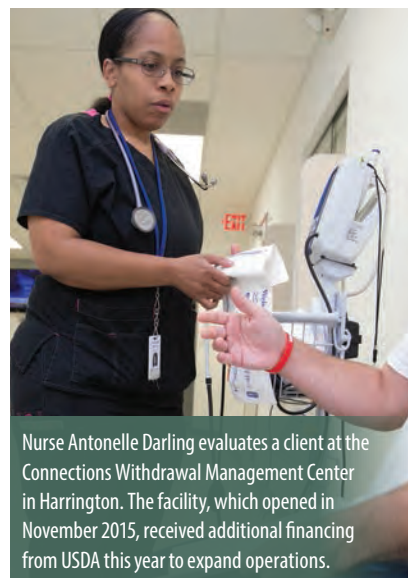
In January 2015, President Obama tapped Agriculture Secretary Tom Vilsack to lead an interagency Federal effort focused on the heroin and prescription opioid crisis. Most people probably wouldn't think of USDA as the obvious choice for this role, but we are uniquely suited for the task, given our strong, longstanding relationship with rural America, where rates of overdose and opioid misuse are particularly high.

In June 2016, Secretary Vilsack announced a \$1 million USDA Rural Development Community Facilities loan to Connections

Community Support Programs, Inc., to renovate and expand the Withdrawal Management Center located in Harrington, DE. The 2016 award, which will help the center increase outpatient services, builds on a \$5 million loan from USDA Rural Development to purchase the 23,500-square-foot treatment facility that opened in late 2015.

The center, which serves downstate Delaware, provides 12 overnight beds for clients needing intense detox treatment, and 16 longer term beds so nurses can observe patients to determine their next level of care. The facility also includes an on-site family therapy center and primary care office.

Today, thanks to USDA Rural Development, more people in rural Delaware are receiving high-quality healthcare for substance misuse and addiction.



Delaware Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$7,493,627	7	\$1,350,000	1	\$1,856,000	2	\$10,699,627	10
IRP	\$1,020,437	3	\$0	0	\$0	0	\$1,020,437	3
Renewable Energy	\$500,695	20	\$935,526	23	\$395,944	9	\$1,832,165	52
Business Grants	\$875,590	24	\$111,000	8	\$105,000	6	\$1,091,590	38
REDLG	\$593,120	1	\$300,000	1	\$0	0	\$893,120	2
VAPG	\$41,000	1	\$748,750	4	\$250,000	1	\$1,039,750	6
SFH Direct	\$63,190,234	358	\$5,298,547	30	\$10,448,665	58	\$78,937,446	446
SFH Guaranteed	\$627,508,745	3,363	\$133,945,296	676	\$124,319,821	641	\$885,773,862	4,680
SFH Repairs	\$430,468	65	\$60,431	10	\$98,333	16	\$589,232	91
SFH Self-Help Grants	\$3,096,000	5	\$0	0	\$790,000	1	\$3,886,000	6
MFH Direct	\$1,000,000	1	\$0	0	\$0	0	\$1,000,000	1
MFH Guaranteed	\$1,273,086	2	\$0	0	\$0	0	\$1,273,086	2
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$38,652,905	207	\$7,622,076	40	\$8,061,135	46	\$54,336,116	293
CF Direct	\$49,321,000	19	\$31,050,000	5	\$17,555,000	8	\$97,926,000	32
CF Guaranteed	\$500,000	1	\$0	0	\$0	0	\$500,000	1
CF Grants	\$2,738,924	51	\$181,400	5	\$530,480	9	\$3,450,804	65
WWD Direct	\$97,723,065	36	\$1,515,000	3	\$7,900,000	6	\$107,138,065	45
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$26,335,491	28	\$3,107,000	7	\$2,815,000	8	\$32,257,491	43
Telecom	\$0	0	\$0	0	\$0	0	\$0	0
Electric	\$85,300,000	3	\$0	0	\$0	0	\$85,300,000	3
All Other Programs	\$5,611,800	15	\$997,464	6	\$1,048,963	8	\$7,658,227	29
DELAWARE TOTAL	\$1,013,206,187	4,210	\$187,222,490	819	\$176,174,342	819	\$1,376,603,019	5,848

Florida

Business Programs

USDA Helps Boost Local Economies in Rural South Florida

Most people associate Palm Beach County, on the southern Florida coast, with opulent beachfront homes and luxurious living. In the western part of the county, though, there are small rural communities—where people’s average income is around \$29,300—that need help to thrive. USDA Rural Development is partnering with local leaders and other government agencies to stimulate economic development and growth in these rural underserved communities.

USDA Rural Development provided the Palm Beach County Department of Economic Sustainability with a \$1 million Intermediary Relending Program loan. The program provides 1 percent, low-interest loans to intermediaries that re-lend money to businesses and for community development projects in rural areas. These projects create jobs and help stem rural out-migration.

The county will use the loan from USDA to establish a revolving loan fund to finance economic development projects. The USDA award



USDA Rural Development Florida State Director Richard Machek presents Palm Beach County Commission Mayor Mary Lou Berger with a ceremonial check commemorating the \$1 million Intermediary Relending Program loan award.

will be leveraged with \$1.5 million from the county, commercial bank loans, and funding from the Small Business Administration and U.S. Department of Housing and Urban Development.

The initial funds will help improve operations at seven businesses in and around rural Belle Glade, Pahokee, and South Bay, Florida.

Florida Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$279,916,997	72	\$78,712,500	24	\$102,991,026	23	\$461,620,523	119
IRP	\$618,000	2	\$0	0	\$1,000,000	1	\$1,618,000	3
Renewable Energy	\$4,824,427	97	\$3,230,961	21	\$854,434	22	\$8,909,822	140
Business Grants	\$4,807,239	31	\$586,000	5	\$628,000	6	\$6,021,239	42
REDLG	\$0	0	\$0	0	\$1,900,000	3	\$1,900,000	3
VAPG	\$1,333,369	7	\$557,000	4	\$488,000	5	\$2,378,369	16
SFH Direct	\$215,942,677	1,922	\$28,597,685	244	\$32,169,499	262	\$276,709,861	2,428
SFH Guaranteed	\$4,738,397,842	36,549	\$629,696,186	4,408	\$582,402,850	3,912	\$5,950,496,878	44,869
SFH Repairs	\$8,150,227	1,497	\$1,021,435	175	\$1,601,019	256	\$10,772,682	1,928
SFH Self-Help Grants	\$11,174,710	6	\$2,100,000	2	\$2,577,790	4	\$15,852,500	12
MFH Direct	\$39,431,970	59	\$0	0	\$21,625,079	17	\$61,057,049	76
MFH Guaranteed	\$8,348,000	7	\$1,750,000	1	\$16,321,000	18	\$26,419,000	26
Farm Labor Housing	\$13,000,000	10	\$0	0	\$5,400,000	5	\$18,400,000	15
Rental Assistance	\$282,874,925	1,912	\$54,652,241	341	\$68,497,815	403	\$406,024,981	2,656
CF Direct	\$58,150,750	32	\$22,692,000	6	\$2,460,800	5	\$83,303,550	43
CF Guaranteed	\$15,160,000	6	\$10,300,000	2	\$2,970,000	1	\$28,430,000	9
CF Grants	\$3,999,800	45	\$332,700	4	\$878,650	14	\$5,211,150	63
WWD Direct	\$127,029,900	47	\$3,178,000	3	\$19,042,000	5	\$149,249,900	55
WWD Guaranteed	\$200,000	1	\$0	0	\$0	0	\$200,000	1
WWD Grants	\$64,736,040	58	\$3,678,830	7	\$9,135,320	6	\$77,550,190	71
Telecom	\$49,414,932	6	\$346,831	2	\$0	0	\$49,761,763	8
Electric	\$872,356,000	19	\$244,401,000	4	\$89,004,000	3	\$1,205,761,000	26
All Other Programs	\$83,124,922	25	\$2,307,345	274	\$2,463,071	305	\$87,895,338	604
FLORIDA TOTAL	\$6,882,992,728	42,410	\$1,088,140,714	5,527	\$964,410,353	5,276	\$8,935,543,795	53,213

Georgia

Housing Programs

Historic Anniversary Celebrated in Donalsonville

The first home ever purchased through USDA's Single-Family Housing Guaranteed Loan Program is located in Donalsonville, GA. In June 2016, USDA Rural Development officials joined government leaders, housing developers, lenders, and others in Donalsonville to celebrate that first milestone purchase back in 1991, the 25th anniversary of the program, and how the program has helped rural residents across the State.

Under the program, approved lenders provide mortgage loans to qualified low- to moderate-income applicants. USDA Rural Development guarantees the loans, increasing the amount of credit available for affordable housing.

Over the last 25 years, the program has grown significantly in Georgia. Today, 475 lenders partnering with USDA Rural Development have helped nearly 45,000 rural Georgia families become homeowners.

Besides homeownership opportunities, the program stimulates the economy at the local level. For example, it creates jobs for



builders, realtors, appraisers, and home fixtures manufacturers, and it also increases business opportunities for lenders as well.

In a separate ceremony later in June, USDA Rural Development Georgia State Director Jill Stuckey recognized Homestar Financial Corporation, a USDA-approved lender based in Gainesville, GA, as a "Lender of Excellence" for making the most guaranteed home loans in the State. Since 1991, the company has made more than 6,000 loans under the program.

Of this top-lender award, Wes Hunt, President of Homestar, said, "Specializing in USDA's Single-Family Housing Program after the 2008 economic downturn helped keep our company going and growing."

Georgia Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$419,641,717	116	\$22,525,284	4	\$47,457,000	8	\$489,624,001	128
IRP	\$1,839,000	4	\$0	0	\$1,000,000	1	\$2,839,000	5
Renewable Energy	\$15,924,481	428	\$4,253,597	80	\$11,207,026	60	\$31,385,105	568
Business Grants	\$8,660,009	110	\$832,000	11	\$899,000	12	\$10,391,009	133
REDLG	\$10,071,616	14	\$0	0	\$1,550,000	2	\$11,621,616	16
VAPG	\$5,861,086	29	\$3,230,326	17	\$1,456,462	8	\$10,547,874	54
SFH Direct	\$142,101,332	1,321	\$10,830,393	103	\$17,890,849	163	\$170,822,574	1,587
SFH Guaranteed	\$2,992,827,731	25,663	\$524,739,336	4,189	\$535,465,360	4,091	\$4,053,032,427	33,943
SFH Repairs	\$10,864,196	1,575	\$1,259,450	178	\$1,502,844	228	\$13,626,490	1,981
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$12,804,005	20	\$0	0	\$0	0	\$12,804,005	20
MFH Guaranteed	\$22,668,682	24	\$1,650,000	1	\$0	0	\$24,318,682	25
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$143,835,456	1,727	\$28,577,952	322	\$37,491,057	377	\$209,904,465	2,426
CF Direct	\$146,539,318	160	\$46,058,950	19	\$61,107,125	26	\$253,705,393	205
CF Guaranteed	\$0	0	\$0	0	\$32,000,000	1	\$32,000,000	1
CF Grants	\$6,521,619	166	\$647,100	21	\$1,171,700	37	\$8,340,419	224
WWD Direct	\$106,050,880	49	\$23,442,600	7	\$34,183,000	8	\$163,676,480	64
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$79,825,413	46	\$7,588,500	14	\$11,635,500	11	\$99,049,413	71
Telecom	\$112,412,671	20	\$903,016	2	\$1,533,081	6	\$114,848,768	28
Electric	\$3,433,256,000	57	\$270,130,000	7	\$740,469,000	8	\$4,443,855,000	72
All Other Programs	\$159,890,034	54	\$376,021	73	\$644,168	142	\$160,910,223	269
GEORGIA TOTAL	\$7,831,595,246	31,583	\$947,044,526	5,048	\$1,538,663,173	5,189	\$10,317,302,945	41,820

Hawaii

Business Programs

A Growing Partnership Builds a Garden in Kauai

One way USDA Rural Development supports our mission to improve the quality of life for rural America is through its partnerships with other public, private, and nonprofit organizations. With these alliances, Federal funding can be leveraged with other sources to promote positive change in our rural communities.

For example, on the Hawaiian island of Kauai, what started as a \$215 million electric loan to Kauai Island Utility Cooperative (KIUC) to provide electricity to the Kauai community has blossomed into a great partnership between USDA Rural Development and KIUC.

Since 2005, KIUC has been a recipient of six separate grant awards totaling \$1.8 million under the Rural Economic Development Grant Program. Under this program, Rural Development awards funds to local utilities like KIUC to support nonprofits that benefit the communities in their service area. For the past 10 years, KIUC has used the grants to help expand Kauai Hospice, Inc., build infrastructure for Kauai Island School, and renovate and construct facilities for the Kauai YWCA.

Most recently, in 2016, USDA Rural Development provided KIUC with two Rural Economic Development grants of \$300,000 each



to help the Boys and Girls Club of Hawaii and the National Tropical Botanical Garden. Funds were used to help renovate and expand two educational facilities for the Boys and Girls Club of Hawaii that will be used for technology, sports, recreational activities, and health and life skills courses. The National Tropical Botanical Garden will use the funds to help renovate its visitor center that will showcase the preservation of tropical plant diversity, propagation, habitat restoration, scientific research, and education.

Working together, partnerships like USDA Rural Development and the Kauai Island Utility Cooperative can foster very real, positive change in our rural communities.

Hawaii Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$58,445,000	13	\$7,500,000	2	\$6,486,300	1	\$72,431,300	16
IRP	\$180,000	1	\$0	0	\$0	0	\$180,000	1
Renewable Energy	\$1,932,104	58	\$1,104,098	17	\$534,086	20	\$3,570,288	95
Business Grants	\$1,455,599	26	\$113,000	4	\$101,000	5	\$1,669,599	35
REDLG	\$0	0	\$0	0	\$600,000	2	\$600,000	2
VAPG	\$542,896	9	\$358,335	2	\$0	0	\$901,231	11
SFH Direct	\$86,188,092	394	\$14,896,189	59	\$14,000,381	54	\$115,084,662	507
SFH Guaranteed	\$1,341,665,620	4,172	\$217,177,497	673	\$170,305,433	534	\$1,729,148,550	5,379
SFH Repairs	\$2,353,728	340	\$363,996	55	\$289,024	39	\$3,006,749	434
SFH Self-Help Grants	\$3,936,090	8	\$1,409,475	3	\$1,383,302	2	\$6,728,867	13
MFH Direct	\$1,624,990	3	\$0	0	\$0	0	\$1,624,990	3
MFH Guaranteed	\$0	0	\$0	0	\$8,895,352	1	\$8,895,352	1
Farm Labor Housing	\$6,561,428	3	\$1,876,274	1	\$0	0	\$8,437,702	4
Rental Assistance	\$36,150,612	125	\$7,809,120	21	\$10,974,656	28	\$54,934,388	174
CF Direct	\$140,901,490	31	\$5,029,000	3	\$26,178,986	8	\$172,109,476	42
CF Guaranteed	\$23,065,000	7	\$0	0	\$0	0	\$23,065,000	7
CF Grants	\$2,227,769	37	\$350,000	5	\$187,800	6	\$2,765,569	48
WWD Direct	\$18,233,100	13	\$0	0	\$0	0	\$18,233,100	13
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$13,520,054	13	\$35,500	2	\$16,202,232	13	\$29,757,786	28
Telecom	\$1,725,465	5	\$0	0	\$0	0	\$1,725,465	5
Electric	\$182,851,000	2	\$0	0	\$0	0	\$182,851,000	2
All Other Programs	\$4,593,188	23	\$442,115	4	\$1,421,021	6	\$6,456,324	33
HAWAII TOTAL	\$1,928,153,225	5,283	\$258,464,599	851	\$257,559,573	719	\$2,444,177,397	6,853

Idaho

Energy Programs

Innovative Thinking Proves To Be Cost Effective

Why simply replace a structure when you can redesign it to pay for itself? That's the question officials at the North Side Canal Company asked themselves as they considered how to replace their aging 100-year-old concrete "diversion structure" on the Snake River near Twin Falls, ID.

The structure diverts water from the Snake River into a canal that conveys water to approximately 165,000 acres of farmland along an 80-mile stretch of the river.

USDA Rural Development provided a \$452,415 Rural Energy for America Program (REAP) grant to support the project. North Side Canal invested \$7.5 million to design and construct the new diversion structure.

Using the law of gravity and the kinetic energy of flowing water to its advantage, North Side Energy—a wholly owned subsidiary of North Side Canal Company—developed plans to incorporate a hydroelectric generation component in the new diversion structure.



Flowing canal water is siphoned through turbines set in an enclosed system that includes a 20-foot vertical drop for the water, creating enough flow to generate over 4 million kilowatt hours of electricity per year. That's enough to power nearly 400 homes.

Over the next 28 years, the hydroelectric power plant is expected to generate more than \$8 million in electricity that will be sold to Idaho Power Co., which will cover the entire project costs. Workers at the plant reporting that it's surpassing production expectations and currently producing 6 percent more energy than originally planned.

Idaho Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$184,898,586	126	\$36,226,960	23	\$40,137,669	16	\$261,263,215	165
IRP	\$690,000	3	\$0	0	\$0	0	\$690,000	3
Renewable Energy	\$7,456,163	266	\$1,182,472	48	\$654,924	38	\$9,293,559	352
Business Grants	\$2,078,166	108	\$465,231	16	\$378,738	16	\$2,922,135	140
REDLG	\$2,000,000	1	\$0	0	\$0	0	\$2,000,000	1
VAPG	\$1,665,450	12	\$799,304	10	\$863,613	7	\$3,328,367	29
SFH Direct	\$134,217,906	1,015	\$5,017,984	38	\$8,729,597	64	\$147,965,487	1,117
SFH Guaranteed	\$1,307,057,593	9,490	\$219,807,145	1,433	\$163,403,285	1,041	\$1,690,268,023	11,964
SFH Repairs	\$2,242,300	380	\$252,304	37	\$207,097	39	\$2,701,701	456
SFH Self-Help Grants	\$1,822,064	6	\$502,211	2	\$0	0	\$2,324,275	8
MFH Direct	\$13,274,655	27	\$0	0	\$400,000	1	\$13,674,655	28
MFH Guaranteed	\$5,465,000	7	\$4,040,913	3	\$5,556,000	5	\$15,061,913	15
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$78,819,365	722	\$13,519,200	146	\$19,197,819	189	\$111,536,384	1,057
CF Direct	\$29,827,700	36	\$21,850,000	4	\$1,309,000	4	\$52,986,700	44
CF Guaranteed	\$2,841,000	11	\$0	0	\$0	0	\$2,841,000	11
CF Grants	\$1,937,418	56	\$190,700	5	\$463,850	12	\$2,591,968	73
WWD Direct	\$94,483,000	54	\$38,827,000	14	\$18,775,000	18	\$152,085,000	86
WWD Guaranteed	\$1,285,000	1	\$0	0	\$0	0	\$1,285,000	1
WWD Grants	\$40,001,775	95	\$16,181,440	21	\$7,715,107	25	\$63,898,322	141
Telecom	\$51,345,664	26	\$482,178	1	\$12,691,000	1	\$64,518,842	28
Electric	\$85,932,000	4	\$13,572,000	1	\$0	0	\$99,504,000	5
All Other Programs	\$1,904,033	13	\$494,120	70	\$499,654	78	\$2,897,807	161
IDAHO TOTAL	\$2,051,244,838	12,459	\$373,411,161	1,872	\$280,982,353	1,554	\$2,705,638,352	15,885

USDA Partners Leverage Funding to Create Jobs in Illinois

USDA Rural Development's Rural Economic Development Loan and Grant (REDLG) program provides zero-interest loans and grants to utilities that, in turn, lend funds to local businesses for projects to create and retain employment in rural areas. These revolving loan funds broaden the REDLG program's reach and impact—and contribute to local community economic development.

Justin Holsapple grew up on a family farm in Cumberland County, IL, and returned after college with the goal of running his own business. He took on a dealership with Channel Seed, branched out into the pesticide and nutritional markets, and started Ag Underground as a way to market these products. Like many businesses looking to start-up or expand, Ag Underground needed financing. Working through the Norris Electric Cooperative, Holsapple received a zero-percent-interest loan of about \$102,800 to expand his new business—beginning with a warehouse large enough to serve his growing customer base. He hopes to attract others to join him as his business grows and he is able to add jobs.

Meanwhile, IHI Turbo America (ITA), a manufacturing company based in Shelbyville, IL (population 4,689), continues to add world-wide customers, production orders, and jobs.



Justin Holsapple (top left), along with family, friends, community members, and Norris Electric Co-op and Rural Development representatives who helped him obtain funding for the Ag Underground warehouse and business expansion.

ITA secured new contracts requiring expanded production capacity in order to meet demand. USDA Rural Development provided Shelby Electric Co-op with \$1 million in REDLG funding, which then made a loan to ITA to expand operations. The business expansion is expected to create more than 20 new jobs.

This is the second time that ITA has expanded production with a supporting REDLG award through Shelby Electric Co-op. The first contributed \$2 million toward a \$4.8 million project that created 30 new jobs. With both expansions, ITA will have more than 100 employees.

Illinois Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$173,949,613	58	\$6,048,420	6	\$431,948	1	\$180,429,981	65
IRP	\$4,405,000	7	\$1,000,000	1	\$0	0	\$5,405,000	8
Renewable Energy	\$33,308,171	531	\$2,091,945	61	\$1,166,345	42	\$36,566,461	634
Business Grants	\$5,407,589	66	\$462,000	7	\$431,045	7	\$6,300,634	80
REDLG	\$22,219,502	24	\$2,550,000	3	\$1,770,000	2	\$26,539,502	29
VAPG	\$1,748,760	14	\$630,459	6	\$789,299	4	\$3,168,518	24
SFH Direct	\$148,623,731	1,891	\$19,825,656	257	\$17,404,028	231	\$185,853,415	2,379
SFH Guaranteed	\$2,672,617,216	28,443	\$326,498,446	3,428	\$293,905,307	3,071	\$3,293,020,970	34,942
SFH Repairs	\$13,837,703	2,829	\$2,191,932	416	\$2,379,240	474	\$18,408,876	3,719
SFH Self-Help Grants	\$283,140	1	\$0	0	\$0	0	\$283,140	1
MFH Direct	\$9,443,504	29	\$2,942,945	8	\$6,012,750	8	\$18,399,199	45
MFH Guaranteed	\$30,650,650	8	\$0	0	\$0	0	\$30,650,650	8
Farm Labor Housing	\$1,643,191	2	\$0	0	\$0	0	\$1,643,191	2
Rental Assistance	\$132,107,988	2,159	\$26,840,663	418	\$30,475,906	474	\$189,424,557	3,051
CF Direct	\$95,439,054	46	\$3,797,900	7	\$4,409,000	3	\$103,645,954	56
CF Guaranteed	\$22,115,000	9	\$0	0	\$10,000,000	1	\$32,115,000	10
CF Grants	\$3,845,765	151	\$339,600	19	\$882,000	39	\$5,067,365	209
WWD Direct	\$196,105,650	173	\$33,583,000	34	\$58,860,000	30	\$288,548,650	237
WWD Guaranteed	\$756,750	1	\$8,440,000	4	\$479,000	1	\$9,675,750	6
WWD Grants	\$64,168,162	139	\$12,733,020	30	\$14,366,787	33	\$91,267,969	202
Telecom	\$155,841,032	33	\$154,497	1	\$617,242	2	\$156,612,771	36
Electric	\$133,140,000	10	\$25,000,000	1	\$0	0	\$158,140,000	11
All Other Programs	\$7,884,540	38	\$1,029,612	224	\$916,950	203	\$9,831,101	465
ILLINOIS TOTAL	\$3,929,541,711	36,662	\$476,160,096	4,931	\$445,296,847	4,626	\$4,850,998,654	46,219

Indiana

Housing Programs

A Young Girl's Dream Comes True

When she was 12, over the summer, Stacy Parker of Linton, IN, would ride her bike to the community swimming pool. Along the way, she would often stop in front of a particular house and daydream about living there one day.

Later, her dream came true when she was able to rent the house. She lived there for 5 years, but then the owners decided to sell. Parker wanted to purchase the property, but several conventional mortgage companies turned her down because she had not been at her current job long enough to qualify for a loan.

She contacted staff with her local USDA Rural Development office who advised her about the Single-Family Housing Guaranteed Loan Program. Under this program, USDA partners with approved lenders to provide affordable loans to low- to moderate-income rural homebuyers. The lenders make the loans, which are guaranteed by the government to reduce risk to the lenders and increase the amount of credit they can provide.



Parker applied through local lender Ruoff Mortgage and was approved for a guaranteed loan to buy the home. Today, thanks to USDA Rural Development and Ruoff Mortgage, she not only owns her dream home but her monthly loan payments are less than what she had been paying for rent.

In FY 2015, Indiana's Single Family Housing Programs provided more than \$618 million to help about 5,780 Hoosier families buy, build, or repair their homes.

Indiana Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$106,184,593	46	\$12,778,000	5	\$10,498,000	4	\$129,460,593	55
IRP	\$350,000	2	\$0	0	\$0	0	\$350,000	2
Renewable Energy	\$30,742,634	487	\$2,544,443	75	\$11,154,344	58	\$44,441,422	620
Business Grants	\$4,111,380	67	\$501,000	9	\$526,000	6	\$5,138,380	82
REDLG	\$3,504,000	7	\$2,628,540	3	\$0	0	\$6,132,540	10
VAPG	\$1,050,295	13	\$610,390	7	\$389,532	3	\$2,050,217	23
SFH Direct	\$217,569,008	2,002	\$22,181,479	179	\$22,526,364	188	\$262,276,851	2,369
SFH Guaranteed	\$3,092,201,889	29,236	\$594,828,396	5,424	\$554,731,405	5,007	\$4,241,761,690	39,667
SFH Repairs	\$7,502,333	1,432	\$975,448	177	\$932,277	171	\$9,410,058	1,780
SFH Self-Help Grants	\$954,132	4	\$628,275	2	\$0	0	\$1,582,407	6
MFH Direct	\$4,176,265	15	\$1,057,051	3	\$137,016	1	\$5,370,332	19
MFH Guaranteed	\$7,040,000	10	\$0	0	\$3,158,000	4	\$10,198,000	14
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$107,543,988	1,841	\$19,432,512	363	\$23,977,115	424	\$150,953,615	2,628
CF Direct	\$161,086,071	39	\$1,432,000	2	\$4,909,200	4	\$167,427,271	45
CF Guaranteed	\$21,524,999	6	\$0	0	\$0	0	\$21,524,999	6
CF Grants	\$4,179,107	77	\$330,400	13	\$628,050	18	\$5,137,557	108
WWD Direct	\$233,232,100	97	\$3,517,200	5	\$67,465,000	19	\$304,214,300	121
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$107,240,958	62	\$12,307,625	11	\$17,607,100	12	\$137,155,683	85
Telecom	\$128,177,062	14	\$0	0	\$554,348	2	\$128,731,410	16
Electric	\$779,522,000	23	\$71,500,000	4	\$20,732,000	4	\$871,754,000	31
All Other Programs	\$1,949,508	42	\$986,133	197	\$1,068,972	227	\$4,004,614	466
INDIANA TOTAL	\$5,019,842,322	35,522	\$748,238,892	6,479	\$740,994,723	6,152	\$6,509,075,938	48,153

Iowa

Utilities Programs

Improving Health Care With Telemedicine

USDA Rural Development is partnering with the University of Iowa Hospitals and Clinics (UIHC) in Iowa City, IA, to establish telemedicine sites at nearly 70 remote, rural healthcare facilities in 46 counties across the State.

“Telemedicine offers improved care for children and seniors with frequent health care needs but constrained ability to travel to appointments far from home,” said USDA Rural Development Iowa State Director Bill Menner.

The rural healthcare facilities—including family medicine clinics, nursing homes, and child health specialty clinics—will receive almost \$1 million in telemedicine equipment through a \$498,970 Distance Learning and Telemedicine grant from Rural Development and matching funds from UIHC.

The initial phase of the project will bring telemedicine services to about 15 sites. The rest of the remote sites will be linked to UIHC telemedicine services within a year. Each healthcare facility connecting to UIHC can choose the equipment that will best fit its needs.



A UIHC nurse practitioner consults with a patient in another location using telemedicine equipment that links them together in real-time over a computer network.

“We want to provide rural Iowans the best possible options to help them have better, increased access to specialty care locally,” said Dr. Patrick Brophy, medical director and assistant vice president of the eHealth and eNovation Center for University of Iowa Health Care. “Our goal is to keep patients in their communities as much as possible, and we believe we can achieve that goal through telemedicine. Our collaboration with USDA is making it easier to keep practitioners and communities connected to world-class medical specialty care.”

Since 2009, USDA has helped fund 17 telemedicine projects to improve healthcare access for rural Iowans.

Iowa Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$299,558,241	92	\$45,968,767	17	\$46,278,400	13	\$391,805,408	122
IRP	\$2,845,219	8	\$200,000	1	\$0	0	\$3,045,219	9
Renewable Energy	\$119,630,779	1,913	\$4,601,732	164	\$1,937,336	79	\$126,169,848	2,156
Business Grants	\$4,516,373	69	\$336,200	6	\$300,000	9	\$5,152,573	84
REDLG	\$40,525,000	87	\$11,329,880	17	\$7,322,833	14	\$59,177,713	118
VAPG	\$6,357,717	39	\$2,464,580	11	\$571,295	6	\$9,393,592	56
SFH Direct	\$119,327,580	1,393	\$9,068,353	104	\$9,548,236	103	\$137,944,169	1,600
SFH Guaranteed	\$1,344,038,499	13,561	\$237,102,920	2,264	\$204,959,611	1,905	\$1,786,101,029	17,730
SFH Repairs	\$6,212,221	1,454	\$998,751	203	\$942,510	200	\$8,153,483	1,857
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$2,694,837	17	\$0	0	\$0	0	\$2,694,837	17
MFH Guaranteed	\$7,606,600	4	\$0	0	\$0	0	\$7,606,600	4
Farm Labor Housing	\$1,038,091	7	\$0	0	\$0	0	\$1,038,091	7
Rental Assistance	\$111,160,816	1,405	\$19,650,960	274	\$27,319,468	374	\$158,131,244	2,053
CF Direct	\$260,449,899	80	\$112,285,060	17	\$171,643,500	27	\$544,378,459	124
CF Guaranteed	\$61,474,287	23	\$341,500	1	\$11,647,000	2	\$73,462,787	26
CF Grants	\$17,129,022	379	\$265,200	14	\$757,600	32	\$18,151,822	425
WWD Direct	\$115,972,660	103	\$8,671,000	8	\$41,709,000	19	\$166,352,660	130
WWD Guaranteed	\$5,300,000	1	\$4,880,000	1	\$0	0	\$10,180,000	2
WWD Grants	\$72,444,473	113	\$8,334,550	31	\$10,038,840	20	\$90,817,863	164
Telecom	\$290,215,953	53	\$40,918,000	6	\$15,181,000	2	\$346,314,953	61
Electric	\$318,482,000	30	\$132,173,000	6	\$80,225,000	4	\$530,880,000	40
All Other Programs	\$27,737,455	36	\$2,638,064	265	\$1,192,217	324	\$31,567,735	625
IOWA TOTAL	\$3,234,717,722	20,867	\$642,228,518	3,410	\$631,573,846	3,133	\$4,508,520,085	27,410

Kansas

Housing Programs

Pride in Homeownership in Liberal, Kansas

When you hear Matthew McLane describe the building of his house, you can feel the pride he holds in the work that he did to provide a home for his family. Matthew and his wife, Candace, became first-time homebuyers in Liberal, KS, through USDA Rural Development's Mutual Self-Help Program.

Prior to finishing their home, the growing McLane family lived in an apartment. Matthew and Candace McLane and their three children embarked on the program as one of 55 families who have successfully built their home in this southwest Kansas community. USDA Rural Development has provided more than \$6 million in home loan financing to residents participating in the program.

McLane describes putting his sweat, blood, and tears into the home, but loving every minute of it. From learning how to hang drywall, to laying flooring or installing shingles, it was all new experiences and skills that he learned. When repairs are needed now, he is able to do the home maintenance and repairs himself.

"We really enjoy the extra space in our house and the yard, and look forward to continuing to update the property," he said.



The McLane family on the porch of the home they built and financed through USDA Rural Development.

"I have put in a lot of hours on this house, and I plan to take good care of it for the next 30 years."

The McLanes exemplify the success of the Mutual Self-Help Program, as prospective homeowners build sweat equity into their properties and become an invested part of a growing neighborhood. Growing even more in their case, as they'll welcome another McLane into the family this fall.

Kansas Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$121,358,541	56	\$17,990,485	6	\$14,997,338	8	\$154,346,364	70
IRP	\$425,000	2	\$0	0	\$0	0	\$425,000	2
Renewable Energy	\$47,216,883	406	\$2,862,652	52	\$1,188,959	68	\$51,268,494	526
Business Grants	\$2,887,265	38	\$245,000	3	\$233,000	4	\$3,365,265	45
REDLG	\$32,073,576	48	\$2,016,000	3	\$2,624,704	3	\$36,714,280	54
VAPG	\$1,408,580	14	\$705,334	9	\$785,940	6	\$2,899,854	29
SFH Direct	\$78,231,534	923	\$5,423,969	55	\$2,622,716	34	\$86,278,219	1,012
SFH Guaranteed	\$1,169,010,007	11,364	\$142,263,229	1,285	\$123,158,403	1,111	\$1,434,431,640	13,760
SFH Repairs	\$4,686,830	865	\$194,254	38	\$333,376	69	\$5,214,460	972
SFH Self-Help Grants	\$1,750,000	7	\$15,000	1	\$0	0	\$1,765,000	8
MFH Direct	\$20,101,788	48	\$484,471	2	\$0	0	\$20,586,259	50
MFH Guaranteed	\$2,947,108	3	\$1,115,386	1	\$906,500	1	\$4,968,994	5
Farm Labor Housing	\$4,465,223	4	\$0	0	\$2,998,297	2	\$7,463,520	6
Rental Assistance	\$54,479,701	996	\$9,531,900	209	\$13,234,967	246	\$77,246,568	1,451
CF Direct	\$95,588,355	57	\$12,366,850	9	\$55,865,600	13	\$163,820,805	79
CF Guaranteed	\$29,360,067	10	\$0	0	\$0	0	\$29,360,067	10
CF Grants	\$19,080,275	92	\$141,000	7	\$302,100	21	\$19,523,375	120
WWD Direct	\$194,617,070	134	\$16,803,000	14	\$10,562,000	10	\$221,982,070	158
WWD Guaranteed	\$4,200,000	2	\$0	0	\$0	0	\$4,200,000	2
WWD Grants	\$90,710,862	98	\$8,563,500	14	\$5,215,000	9	\$104,489,362	121
Telecom	\$373,064,300	47	\$142,157	1	\$26,500,000	3	\$399,706,457	51
Electric	\$540,597,938	40	\$32,158,000	3	\$53,818,000	3	\$626,573,938	46
All Other Programs	\$1,255,462	17	\$390,888	119	\$357,785	112	\$2,004,135	248
KANSAS TOTAL	\$2,889,516,365	15,271	\$253,413,075	1,831	\$315,704,685	1,723	\$3,458,634,125	18,825

Kentucky

Energy Programs

USDA Helps Small Business Owner Save Energy and Increase Profits

USDA Rural Development helped a grocery store owner in rural Isom, KY, make improvements that are lowering the store's energy bills. Owner Gwendolyn Christon is already reaping the benefits of the Rural Development grant to make her grocery more energy efficient. The renovations—the small business's first major ones in 25 years—were completed in the spring.

USDA Rural Development provided Christon with a Rural Energy for America Program grant of about \$84,500 to upgrade her refrigerator units, install 4 new compressors to replace 15 older, less-efficient ones, and install a new heating system that uses the heat generated by the refrigerators. The new equipment has reduced the grocery's energy use by about 35 percent.

But that's not all the grant has done: she has also realized a 6-percent increase in sales. The improvements created more floor space allowing her to sell new lines of products. Christon was able to add a new dollar aisle for low-cost items. She also installed a rotisserie, and cooks fresh chicken every morning for customers. The greater variety provides her customers, from Letcher County and eastern Kentucky, with more options close to home, ensuring their hard-earned money can be spent locally.



Christon began her career as a clerk at the Isom IGA after high school, and worked hard to learn the business that she would later purchase in 1999. After growing up just 3 miles from the store, today she's the proud owner and employer of 20 local residents. She wants to succeed for her employees, and provide for the community where she is a lifelong resident.

Isom, in Letcher County, received targeted assistance through the *USDA StrikeForce for Rural Growth and Opportunity* and *Promise Zone* initiatives to combat rural poverty and increase economic opportunity. Thanks to the partnership between Christon and USDA, she is saving money and reducing energy use at her business, all while continuing to offer quality foods and friendly service at the newly renovated local IGA.

Kentucky Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$259,321,677	55	\$22,125,250	10	\$18,063,500	9	\$299,510,427	74
IRP	\$4,126,000	7	\$0	0	\$1,000,000	1	\$5,126,000	8
Renewable Energy	\$13,962,776	308	\$2,876,214	91	\$1,732,776	59	\$18,571,766	458
Business Grants	\$7,007,968	61	\$679,000	15	\$722,000	13	\$8,408,968	89
REDLG	\$10,483,100	18	\$2,525,000	2	\$4,000,000	4	\$17,008,100	24
VAPG	\$1,870,405	17	\$605,134	10	\$1,708,611	13	\$4,184,150	40
SFH Direct	\$224,786,403	2,307	\$30,690,632	333	\$23,447,110	238	\$278,924,145	2,878
SFH Guaranteed	\$2,461,829,919	21,618	\$482,003,045	4,071	\$447,061,210	3,730	\$3,390,894,174	29,419
SFH Repairs	\$16,234,756	2,843	\$2,689,361	448	\$3,271,330	577	\$22,195,447	3,868
SFH Self-Help Grants	\$1,000,000	3	\$525,000	1	\$0	0	\$1,525,000	4
MFH Direct	\$9,511,020	19	\$17,130,589	17	\$12,584,917	23	\$39,226,526	59
MFH Guaranteed	\$6,540,193	7	\$0	0	\$5,789,000	9	\$12,329,193	16
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$99,837,432	1,584	\$19,881,576	287	\$26,299,105	361	\$146,018,113	2,232
CF Direct	\$363,165,432	97	\$162,054,100	23	\$136,258,755	21	\$661,478,287	141
CF Guaranteed	\$34,339,406	2	\$0	0	\$40,000,000	1	\$74,339,406	3
CF Grants	\$11,429,482	202	\$1,596,923	28	\$1,680,017	38	\$14,706,422	268
WWD Direct	\$286,367,100	163	\$58,853,000	25	\$31,900,000	17	\$377,120,100	205
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$113,159,639	157	\$11,443,250	23	\$9,989,000	18	\$134,591,889	198
Telecom	\$321,861,942	42	\$563,268	3	\$967,175	3	\$323,392,385	48
Electric	\$1,082,723,000	31	\$332,449,000	3	\$334,815,000	9	\$1,749,987,000	43
All Other Programs	\$29,313,619	104	\$20,442,881	55	\$5,084,075	56	\$54,840,575	215
KENTUCKY TOTAL	\$5,358,871,269	29,645	\$1,169,133,223	5,445	\$1,106,373,582	5,200	\$7,634,378,073	40,290

Louisiana

Business Programs

Working for Change: Essential Workforce Development in the Louisiana Delta

The NOVA (New Opportunities Vision Achievement) Workforce Institute is helping individuals in rural northeast Louisiana get high-demand jobs. Employment is an issue in this sparsely populated, economically distressed region where residents live in persistent poverty. NOVA, a “jobs intermediary,” is linking area employers with training opportunities and local job candidates with the right skills to succeed.

The NOVA Workforce Institute was formed in 2006 to help businesses in the region address their most frequent challenge—filling jobs with qualified applicants. Typically, applicants have passion and ability but lack some of the workplace skills that can help them thrive. NOVA started through a partnership with Northern and Central Louisiana Interfaith, the Monroe Chamber of Commerce, Louisiana Delta Community College, the City of Monroe, and other workforce development organizations.

USDA Rural Development awarded NOVA with a \$60,000 Rural Business Development Grant to help nine small, emerging businesses in the Louisiana Delta invest in potential applicants



USDA provided NOVA with a grant to help create jobs in the Louisiana Delta Region. Pictured are NOVA training participants who recently began new jobs at small businesses in rural northeast Louisiana.

and prepare them for employment. NOVA is providing on-the-job training to build participants’ skills. The business owners, in turn, are also benefitting from the opportunity to recruit well-trained workers locally. For example, My Dream Eatery, a Lake Providence, LA, restaurant, has hired 12 formerly unemployed individuals who recently completed NOVA’s Career Readiness Certificate Program. These excited new employees will begin working in early fall.

USDA is targeting assistance to rural northeast Louisiana through the *StrikeForce for Rural Growth and Opportunity Initiative* to combat rural poverty. Thanks to USDA Rural Development and NOVA, residents from one of the poorest areas of the State now have access to job training, and new opportunities for quality jobs and benefits.

Louisiana Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$485,432,319	105	\$52,976,800	12	\$71,600,603	16	\$610,009,722	133
IRP	\$750,000	1	\$0	0	\$0	0	\$750,000	1
Renewable Energy	\$4,257,170	73	\$1,961,389	36	\$1,015,763	36	\$7,234,322	145
Business Grants	\$4,012,114	32	\$422,000	5	\$449,000	5	\$4,883,114	42
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$542,340	4	\$250,000	1	\$500,000	2	\$1,292,340	7
SFH Direct	\$183,252,555	1,503	\$26,232,675	195	\$12,140,255	96	\$221,625,486	1,794
SFH Guaranteed	\$4,590,827,292	32,168	\$686,195,947	4,650	\$623,916,393	4,201	\$5,900,939,632	41,019
SFH Repairs	\$10,157,838	1,411	\$1,991,998	288	\$1,325,894	198	\$13,475,730	1,897
SFH Self-Help Grants	\$1,618,800	6	\$0	0	\$367,650	1	\$1,986,450	7
MFH Direct	\$16,060,811	26	\$8,523,230	14	\$4,347,252	9	\$28,931,293	49
MFH Guaranteed	\$4,507,088	5	\$702,000	1	\$4,665,000	2	\$9,874,088	8
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$196,475,153	1,496	\$38,090,232	260	\$46,592,373	333	\$281,157,758	2,089
CF Direct	\$100,452,984	42	\$20,888,200	5	\$78,415,000	12	\$199,756,184	59
CF Guaranteed	\$9,526,500	3	\$8,000,000	1	\$0	0	\$17,526,500	4
CF Grants	\$4,659,786	93	\$361,100	17	\$600,800	19	\$5,621,686	129
WWD Direct	\$127,673,671	77	\$38,185,000	13	\$28,693,000	9	\$194,551,671	99
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$66,470,497	61	\$8,888,735	15	\$6,229,864	10	\$81,589,096	86
Telecom	\$54,828,556	16	\$0	0	\$1,437,560	3	\$56,266,116	19
Electric	\$613,388,000	9	\$0	0	\$0	0	\$613,388,000	9
All Other Programs	\$93,485,597	20	\$80,083,571	4	\$102,677	3	\$173,671,844	27
LOUISIANA TOTAL	\$6,568,379,071	37,151	\$973,752,876	5,517	\$882,399,084	4,955	\$8,424,531,031	47,623

Maine

Energy Programs

USDA Helps Seventh-Generation Family Farm Go Solar

The barn at McDougal Orchards, in Springvale, ME, is over a hundred years old, but today it has a new lease on life thanks to USDA Rural Development and solar energy technology.

USDA Rural Development provided Hanson Farm, Inc., the farm family that operates McDougal Orchards, with a \$14,830 Rural Energy for America Program (REAP) grant to install a solar panel system. The new, 20.14 kW (kilowatt) photovoltaic roof-mounted solar panels will supply enough power to meet all of the energy needs at the orchard.

For 225 years, each generation of the Hanson or McDougal family has done their part to keep the farm going, producing fresh fruits and vegetables for the community. Every fall, the family sells apples grown on the 284-acre property for their “pick-your-own” customers, their farm stand, the Sanford Farmers Market, and local wholesalers.

Since FY 2009, USDA Rural Development has invested more than \$5.2 million through this vital program to help 93 Maine businesses



Rural Development Under Secretary Lisa Mensah (fifth from right), Rural Development Maine State Director Virginia Manuel (eighth from right), and others in front of the century-old barn at McDougal Orchards.

make their operations more energy efficient or install renewable energy systems. These REAP projects will generate/save an estimated 104,000 megawatt hours of energy—enough to power more than 9,500 Maine homes for a year and reduce 90,000 metric tons of greenhouse gas emissions. This is the equivalent of removing about 18,000 cars from Maine roads.

Maine Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$62,993,889	35	\$0	0	\$4,880,000	3	\$67,873,889	38
IRP	\$2,584,000	5	\$0	0	\$0	0	\$2,584,000	5
Renewable Energy	\$5,608,539	141	\$1,911,668	49	\$796,678	46	\$8,316,884	236
Business Grants	\$6,717,453	63	\$275,000	4	\$512,453	7	\$7,504,906	74
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$875,542	9	\$247,702	4	\$1,613,118	10	\$2,736,362	23
SFH Direct	\$201,685,329	1,417	\$16,302,962	114	\$24,125,915	157	\$242,114,206	1,688
SFH Guaranteed	\$1,623,211,685	11,588	\$244,169,644	1,721	\$243,027,668	1,692	\$2,110,408,997	15,001
SFH Repairs	\$6,190,935	1,140	\$629,340	114	\$797,232	130	\$7,617,507	1,384
SFH Self-Help Grants	\$2,180,000	3	\$793,800	1	\$0	0	\$2,973,800	4
MFH Direct	\$17,930,921	32	\$1,656,591	3	\$8,222,811	15	\$27,810,323	50
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$165,912,342	1,492	\$28,147,812	256	\$40,292,682	353	\$234,352,836	2,101
CF Direct	\$36,469,150	52	\$11,227,500	8	\$21,594,000	6	\$69,290,650	66
CF Guaranteed	\$24,743,624	13	\$5,000,000	2	\$1,248,000	1	\$30,991,624	16
CF Grants	\$4,810,620	87	\$478,600	9	\$578,050	14	\$5,867,270	110
WWD Direct	\$87,180,374	100	\$13,325,000	9	\$18,469,000	10	\$118,974,374	119
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$87,792,316	132	\$7,544,000	18	\$11,557,000	18	\$106,893,316	168
Telecom	\$23,465,256	44	\$2,687,510	7	\$1,644,596	5	\$27,797,362	56
Electric	\$18,741,000	6	\$0	0	\$0	0	\$18,741,000	6
All Other Programs	\$11,767,938	50	\$1,769,167	42	\$1,345,054	99	\$14,882,159	191
MAINE TOTAL	\$2,390,860,913	16,409	\$336,166,296	2,361	\$380,704,257	2,566	\$3,107,731,465	21,336

Maryland

Community Economic Development Programs

Delmarva: A Region of Possibilities

Thinking regionally helps rural communities solve challenging and persistent problems. It also pushes regions to build on their unique strengths as a catalyst for economic growth. In Maryland, USDA Rural Development spearheaded an effort to convene rural stakeholders for conversations about the economic benefits of regional collaboration. As a result, rural communities across the Delmarva Peninsula—a geographic area comprised of nine Maryland, three Delaware, and two Virginia rural counties—are now engaged in regional economic thinking, action, and collaboration.

To encourage regional economic development, USDA Rural Development worked alongside local partners in Maryland to champion a tri-State Delmarva regional conference. More than 100 rural community stakeholders attended the conference, where they gained a clear understanding of the economic benefits derived from regional planning, collaboration, and action across State lines. The conference focused on building relationships among those interested in cooperating on regional efforts to make Delmarva thrive and prosper. Participants networked, shared aspirations for the area, and developed projects to move Delmarva forward as a region. Innovative projects that emerged from the conference



Participants at the Delmarva regional conference collaborate on actions they can take across State lines.

included creating a regional data dashboard for Delmarva, maintaining a shared platform to tell the stories of Delmarva, and organizing regional meet-ups for technical entrepreneurs.

USDA Rural Development is providing technical support to help move all these concepts forward to reality and is helping to plan and facilitate a second, follow-up Delmarva regional conference for participants this fall.

Thanks to USDA Rural Development's work to promote the economic benefits of regional thinking and collaboration, community leaders in rural areas across Maryland and the Delmarva Peninsula are now actively participating in regional economic development efforts to build wealth and prosperity.

Maryland Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$56,515,485	25	\$3,268,400	3	\$430,000	1	\$60,213,885	29
IRP	\$2,669,000	4	\$991,657	1	\$0	0	\$3,660,657	5
Renewable Energy	\$2,857,221	70	\$1,326,607	33	\$577,653	19	\$4,761,481	122
Business Grants	\$8,317,073	46	\$966,000	12	\$971,000	10	\$10,254,073	68
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$2,157,427	21	\$1,508,079	12	\$674,755	5	\$4,340,261	38
SFH Direct	\$72,149,947	382	\$9,973,365	58	\$9,520,113	48	\$91,643,425	488
SFH Guaranteed	\$2,308,865,150	11,347	\$506,790,813	2,484	\$451,379,564	2,203	\$3,267,035,527	16,034
SFH Repairs	\$1,620,695	237	\$227,267	35	\$327,619	56	\$2,175,581	328
SFH Self-Help Grants	\$319,995	1	\$35,555	1	\$0	0	\$355,550	2
MFH Direct	\$5,040,032	8	\$3,761,277	5	\$3,326,827	3	\$12,128,136	16
MFH Guaranteed	\$12,474,676	6	\$0	0	\$0	0	\$12,474,676	6
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$88,573,844	677	\$15,451,020	121	\$19,859,037	138	\$123,883,901	936
CF Direct	\$44,502,000	28	\$6,380,000	2	\$37,675,600	8	\$88,557,600	38
CF Guaranteed	\$7,592,000	2	\$0	0	\$0	0	\$7,592,000	2
CF Grants	\$5,485,671	98	\$758,300	10	\$1,456,160	17	\$7,700,131	125
WWD Direct	\$115,056,010	67	\$17,237,000	11	\$10,762,000	9	\$143,055,010	87
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$104,625,931	86	\$14,279,500	21	\$11,668,000	17	\$130,573,431	124
Telecom	\$74,411,485	31	\$99,725	1	\$0	0	\$74,511,210	32
Electric	\$227,623,000	4	\$0	0	\$0	0	\$227,623,000	4
All Other Programs	\$7,398,266	45	\$4,569,892	13	\$316,008	13	\$12,284,166	71
MARYLAND TOTAL	\$3,148,254,908	13,185	\$587,624,457	2,823	\$548,944,335	2,547	\$4,284,823,700	18,555

Massachusetts

Community Programs

Helping the Hungry in Rural Western Massachusetts

In western Massachusetts, over 211,000 people—including more than 55,000 children—go hungry each year. USDA continues to combat hunger in the region by supporting organizations such as the Food Bank of Western Massachusetts.

The food bank, based in Hatfield, MA, is vital to the area, serving more than 15,000 people each week. In 2015, the organization delivered over 10 million pounds of food to 200 different front-line food providers in its four-county service region. Not only does the USDA supply 20 percent of the food bank's local foods, but USDA Rural Development in southern New England also provided this local nonprofit with a \$46,000 Community Facilities grant to build a new cooler with more storage space for perishable foods. Food bank managers also used a portion of the grant to make its warehouse bathroom wheelchair accessible. The food bank started using the new cooler in early FY 2016.

The cooler allows the food bank to store more fresh produce donated by local farmers, who provide about 40 percent of its



Rural Development helped the food bank purchase a new 24-by-30 foot drive-in cooler that doubled its storage capacity and led to a 75-percent increase in food distributions.

food stocks. The extra storage capacity enabled the food bank to distribute 75 percent more produce compared to the prior year.

"Without this cooler, we wouldn't be able to leverage the generosity of our local farmers, who donate so much in the way of produce," Andrew Morehouse, the food bank's executive director said. "Frankly, it would wind up in a waste bin."

Massachusetts Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$57,119,750	20	\$0	0	\$0	0	\$57,119,750	20
IRP	\$2,311,000	4	\$491,658	1	\$500,000	1	\$3,302,658	6
Renewable Energy	\$7,330,879	111	\$1,974,056	33	\$482,143	38	\$9,787,078	182
Business Grants	\$1,595,101	44	\$242,000	7	\$177,000	9	\$2,014,101	60
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$411,000	4	\$499,869	3	\$127,072	3	\$1,037,941	10
SFH Direct	\$78,872,809	404	\$6,624,972	30	\$8,396,890	43	\$93,894,671	477
SFH Guaranteed	\$1,087,000,686	5,475	\$204,993,943	990	\$156,619,775	766	\$1,448,614,404	7,231
SFH Repairs	\$1,440,834	237	\$267,124	38	\$157,481	25	\$1,865,439	300
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$10,563,748	13	\$579,200	5	\$2,552,985	5	\$13,695,933	23
MFH Guaranteed	\$3,801,905	1	\$0	0	\$0	0	\$3,801,905	1
Farm Labor Housing	\$1,844,383	5	\$0	0	\$0	0	\$1,844,383	5
Rental Assistance	\$53,339,769	327	\$10,840,968	57	\$13,956,923	70	\$78,137,660	454
CF Direct	\$67,042,000	46	\$26,353,400	8	\$20,177,889	9	\$113,573,289	63
CF Guaranteed	\$13,397,500	13	\$1,240,000	1	\$948,000	1	\$15,585,500	15
CF Grants	\$3,263,860	49	\$501,883	6	\$777,529	9	\$4,543,272	64
WWD Direct	\$85,287,785	60	\$9,440,000	10	\$11,250,000	9	\$105,977,785	79
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$68,105,313	86	\$3,534,150	12	\$3,187,000	11	\$74,826,463	109
Telecom	\$499,970	1	\$0	0	\$636,619	2	\$1,136,589	3
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$4,627,264	27	\$2,712,403	15	\$736,837	15	\$8,076,504	57
MASSACHUSETTS TOTAL	\$1,547,855,556	6,927	\$270,295,626	1,216	\$220,684,142	1,016	\$2,038,835,325	9,159

Michigan

Water and Environmental Programs

Long-Term Partnership Transforms Little City in Michigan's Upper Peninsula

Today, residents of Manistique, MI, have better drinking water, and safer, more reliable sewer and stormwater systems too, thanks to an ongoing partnership between USDA Rural Development and city leaders. Since 2008, Rural Development has provided this small rural city with a population just under 3,100 with \$30.3 million in affordable financing for critically needed infrastructure improvements.

Most of Manistique's underground water and sewer infrastructure was installed in 1908, with some of it built out in the late 1930s. But the city couldn't afford major upgrades or additions to the systems since then. Residents began complaining about the smell and color of the city's water. The city received three citations from Michigan's Department of Environmental Quality (DEQ) because stormwater inundated the sewer system and caused overflows.

Rural Development's investments in 2008 helped Manistique upgrade its outmoded water system. The water has improved so much that the American Water Works Association has awarded the city "Best Tasting Water" in the Upper Peninsula for 3 years running. The city recently won "Best Tasting Water" at the State



Affordable financing from USDA Rural Development has helped Manistique, MI, improve its water and waste disposal systems. The latest project involves replacing and relocating water and sewer lines under the State highway that runs through the city.

level, and then went on to place Michigan's water in the top-10 best in the Nation.

"We don't get complaints anymore," Water and Wastewater Superintendent Corey Barr said. "Nothing like we used to."

Infrastructure work has been coordinated with road improvements from the Michigan Department of Transportation. Construction is underway on a project that will separate the stormwater and sewer lines, and increase the distance between the drinking water and sewer lines, to meet DEQ regulations. USDA Rural Development provided nearly \$4 million for this latest project, which is expected to be complete in October 2016.

Michigan Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$239,258,830	93	\$20,620,494	8	\$31,965,000	8	\$291,844,324	109
IRP	\$1,252,000	4	\$0	0	\$279,595	1	\$1,531,595	5
Renewable Energy	\$10,058,812	422	\$2,398,482	94	\$958,063	58	\$13,415,357	574
Business Grants	\$6,842,158	170	\$785,000	23	\$834,000	18	\$8,461,158	211
REDLG	\$1,200,000	3	\$0	0	\$0	0	\$1,200,000	3
VAPG	\$4,239,337	27	\$851,030	8	\$1,248,900	8	\$6,339,267	43
SFH Direct	\$196,382,226	2,049	\$26,679,209	272	\$32,005,811	311	\$255,067,246	2,632
SFH Guaranteed	\$4,170,159,938	40,512	\$753,773,740	6,693	\$639,358,969	5,551	\$5,563,292,647	52,756
SFH Repairs	\$10,226,231	2,082	\$1,899,824	352	\$1,869,339	381	\$13,995,394	2,815
SFH Self-Help Grants	\$812,100	5	\$239,200	1	\$0	0	\$1,051,300	6
MFH Direct	\$21,151,463	48	\$0	0	\$1,695,021	4	\$22,846,484	52
MFH Guaranteed	\$5,312,000	5	\$1,150,000	2	\$1,601,000	3	\$8,063,000	10
Farm Labor Housing	\$2,588,514	11	\$0	0	\$0	0	\$2,588,514	11
Rental Assistance	\$172,152,056	2,134	\$30,299,752	366	\$36,878,008	463	\$239,329,816	2,963
CF Direct	\$209,355,140	145	\$66,311,000	26	\$79,235,000	24	\$354,901,140	195
CF Guaranteed	\$26,597,000	6	\$5,226,969	4	\$0	0	\$31,823,969	10
CF Grants	\$11,420,500	448	\$1,117,300	43	\$1,645,000	73	\$14,182,800	564
WWD Direct	\$477,415,000	230	\$56,656,000	27	\$56,006,000	31	\$590,077,000	288
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$165,588,313	152	\$15,822,000	13	\$16,196,700	18	\$197,607,013	183
Telecom	\$126,827,229	24	\$976,587	3	\$544,719	2	\$128,348,535	29
Electric	\$287,671,000	8	\$84,000,000	2	\$47,652,000	2	\$419,323,000	12
All Other Programs	\$16,129,969	55	\$1,418,209	343	\$2,150,020	283	\$19,698,198	681
MICHIGAN TOTAL	\$6,162,639,816	48,633	\$1,070,224,795	8,280	\$952,123,145	7,239	\$8,184,987,756	64,152

Minnesota

Community Economic Development Programs

From Farm-to-Fork: New Food Hub Boosts Sales for Minnesota Producers

In early 2016, representatives from USDA Rural Development joined community leaders and elected officials to celebrate the grand opening of the Sprout regional food hub and Growers and Makers Marketplace in Little Falls, MN. The food hub/market is bringing new sales opportunities for producers, and increasing access to fresh, locally grown foods for customers, too.

The new food hub/marketplace is a year-round venue for local growers, and artists, to sell their wares. It includes a processing facility for the growers and an in-house commercial kitchen. Sprout was started back in 2005 by Arlene and Bob Jones on their farm in Brainerd, MN, to help Minnesota growers, from “farm-to-fork,” to find new markets and increase sales.

Strategic partnerships and regional planning helped make the Sprout expansion into Little Falls a reality. Region Five Development Commission Executive Director Cheryal Hills has been working on a region-wide plan to improve central Minnesota’s economy that includes local foods production as a component of the plan.

USDA Rural Development supported this regional initiative, and the planned food hub, through a \$200,000 Rural Community



Ribbon-cutting at the newly sprouted Growers and Makers Marketplace in Little Falls. USDA Rural Development Minnesota State Director Colleen Landkamer is second to left, and Under Secretary Mensah is second to right.

Development Initiative grant. Rural Development also provided the development commission with Rural Microenterprise Assistance Program funding that helped several area growers scale up production to meet the food hub demand.

More than 300 people attended the ribbon-cutting, including elected officials, Minnesota’s Agriculture Commissioner, USDA Rural Development’s Under Secretary Lisa Mensah, and Minnesota State Director Colleen Landkamer—all long-time supporters of local foods and rural business development.

Today, 70 local growers already are selling their fresh, locally grown produce at the Sprout location in Little Falls.

Minnesota Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$124,911,198	54	\$18,330,000	3	\$27,482,500	4	\$170,723,698	61
IRP	\$3,237,159	7	\$0	0	\$0	0	\$3,237,159	7
Renewable Energy	\$36,428,349	918	\$3,423,495	96	\$15,627,409	62	\$55,479,253	1,076
Business Grants	\$5,870,145	64	\$732,340	7	\$496,667	8	\$7,099,152	79
REDLG	\$16,451,588	30	\$1,600,000	3	\$2,530,000	6	\$20,581,588	39
VAPG	\$4,890,377	24	\$1,054,749	9	\$1,494,048	8	\$7,439,174	41
SFH Direct	\$139,743,062	1,172	\$19,066,679	148	\$16,900,050	125	\$175,709,791	1,445
SFH Guaranteed	\$2,665,346,045	21,887	\$517,121,680	3,851	\$460,363,425	3,282	\$3,642,831,150	29,020
SFH Repairs	\$6,119,326	1,094	\$731,514	134	\$640,805	107	\$7,491,645	1,335
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$13,409,624	26	\$0	0	\$301,966	2	\$13,711,590	28
MFH Guaranteed	\$2,326,174	2	\$0	0	\$1,300,000	1	\$3,626,174	3
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$103,986,416	1,845	\$18,264,408	340	\$23,892,302	446	\$146,143,126	2,631
CF Direct	\$333,646,700	147	\$20,672,000	13	\$60,641,500	23	\$414,960,200	183
CF Guaranteed	\$57,730,800	15	\$9,832,500	1	\$0	0	\$67,563,300	16
CF Grants	\$9,687,687	156	\$1,014,500	20	\$1,277,472	28	\$11,979,659	204
WWD Direct	\$182,600,000	119	\$23,690,000	11	\$34,542,000	13	\$240,832,000	143
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$124,248,866	154	\$12,535,000	19	\$15,071,816	17	\$151,855,682	190
Telecom	\$327,393,347	63	\$30,896,000	4	\$7,827,481	7	\$366,116,828	74
Electric	\$767,452,000	55	\$328,677,000	19	\$78,631,000	4	\$1,174,760,000	78
All Other Programs	\$31,136,626	43	\$1,589,562	108	\$1,661,928	150	\$34,388,116	301
MINNESOTA TOTAL	\$4,956,615,489	27,875	\$1,009,231,427	4,786	\$750,682,368	4,293	\$6,716,529,284	36,954

Mississippi

Business Programs

USDA Helps Renovate Mississippi Delta Healthcare Center

Mississippi's Delta Region, known as the "birthplace of the blues," has rich local traditions and culture that goes back centuries. However, the region also has a long history of poverty and lack of economic opportunity. Improving healthcare in the delta is one of the ways to improve the quality of life—and increase economic opportunity—for people living there.

USDA Rural Development's Delta Health Care Services Grant Program provides funds for unmet healthcare needs in the Delta Region. USDA collaborates with healthcare professionals, higher education and research institutions, and other local entities to carry out the program.

USDA Rural Development in Mississippi awarded the Delta Health Alliance with a \$1 million grant—the maximum award available through the program. The alliance is using the funds to help the Leland Medical Clinic renovate its entire facility and upgrade its electronic health records system. Leland Medical Clinic serves more than 2,700 patients, many of whom have low-income and are managing chronic diseases like diabetes and high blood pressure. Funds are also being used to improve the clinic's telehealth



Ground-breaking at the Leland, MS, medical clinic. The clinic is using a \$1 million grant from USDA to improve healthcare services for patients in the Mississippi Delta, including upgrades to its telehealth system.

services to facilitate participation in the Mississippi Health Information Exchange. Telemedicine networks allow patients to receive care from participating physicians without having to travel outside their community, a major advantage in rural parts of the Mississippi Delta, where patients don't always have easy access to a specialist in their local healthcare system.

"As a native of the Delta Region, I have seen just how much underserved areas benefit from innovations such as telehealth technology, which facilitates getting crucial healthcare services to the people most in need of assistance," USDA Rural Development Mississippi State Director Trina George said.

"By working with community leaders like the Delta Health Alliance, we can continue to successfully provide the services that the community needs."

Mississippi Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$151,146,474	32	\$20,017,000	4	\$12,248,000	2	\$183,411,474	38
IRP	\$0	0	\$600,000	1	\$0	0	\$600,000	1
Renewable Energy	\$6,107,382	196	\$1,910,913	33	\$885,637	31	\$8,903,932	260
Business Grants	\$4,527,584	61	\$533,919	6	\$636,000	5	\$5,697,503	72
REDLG	\$21,535,000	28	\$4,000,000	2	\$0	0	\$25,535,000	30
VAPG	\$546,826	6	\$749,952	5	\$0	0	\$1,296,778	11
SFH Direct	\$173,175,984	1,870	\$26,878,910	263	\$35,124,214	311	\$235,179,109	2,444
SFH Guaranteed	\$2,053,288,657	16,796	\$321,838,099	2,562	\$330,715,711	2,603	\$2,705,842,467	21,961
SFH Repairs	\$15,244,293	2,203	\$2,230,563	312	\$2,537,072	340	\$20,011,929	2,855
SFH Self-Help Grants	\$2,322,435	10	\$68,053	2	\$653,708	2	\$3,044,196	14
MFH Direct	\$4,531,483	13	\$0	0	\$0	0	\$4,531,483	13
MFH Guaranteed	\$1,529,000	6	\$0	0	\$6,390,000	1	\$7,919,000	7
Farm Labor Housing	\$6,099,267	5	\$0	0	\$0	0	\$6,099,267	5
Rental Assistance	\$226,113,756	1,804	\$43,992,216	342	\$53,253,438	404	\$323,359,410	2,550
CF Direct	\$81,653,386	38	\$0	0	\$97,745,000	8	\$179,398,386	46
CF Guaranteed	\$10,000,000	1	\$0	0	\$8,755,000	1	\$18,755,000	2
CF Grants	\$14,413,329	270	\$451,600	17	\$1,918,300	43	\$16,783,229	330
WWD Direct	\$126,455,169	129	\$23,348,167	17	\$34,280,800	24	\$184,084,136	170
WWD Guaranteed	\$0	0	\$327,500	1	\$0	0	\$327,500	1
WWD Grants	\$80,917,431	93	\$11,655,960	14	\$12,697,759	15	\$105,271,150	122
Telecom	\$50,274,102	25	\$1,670,836	3	\$1,983,019	4	\$53,927,957	32
Electric	\$1,479,999,000	17	\$76,076,000	1	\$138,676,000	2	\$1,694,751,000	20
All Other Programs	\$105,630,588	66	\$3,659,051	28	\$3,999,588	62	\$113,289,227	156
MISSISSIPPI TOTAL	\$4,615,511,146	23,669	\$540,008,739	3,613	\$742,499,246	3,858	\$5,898,019,131	31,140

Missouri

Business Programs

New Initiative Shows How Much Partnerships Matter

USDA Rural Development in Missouri partnered with the Community Foundation of the Ozarks (CFO) to spur economic growth in three very small rural communities in the State: Marshfield, Salem, and Sarcoxie. By working together, small towns can bring more positive changes to their community and region than they could on their own.

USDA Rural Development provided CFO—a public foundation serving residents of the Missouri Ozarks—with a \$50,000 Rural Business Development Grant to fund its new “Growth in the Rural Ozarks” economic development initiative. Marshfield, Salem, and Sarcoxie are the first-ever communities to benefit from this new, USDA-funded CFO program.

CFO selected the three communities, all with populations of less than 8,000, through a competitive process. CFO will provide each town with an economic development professional to help community leaders promote job creation, entrepreneurship, and workforce development. The projects in Marshfield, Salem, and Sarcoxie will last 3 years. CFO expects assessment and



development of economic development plans in the first year, and implementation afterwards.

“We can help build strong schools, and develop nonprofit capacity, but without economic opportunity, our smaller communities cannot grow and prosper,” CFO President Brian Fogle said.

The partnership between USDA Rural Development and the Community Foundation of the Ozarks is helping to improve the economy and quality of life for residents of these 3 small rural cities through new opportunities, resources, and networks.

Missouri Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$243,785,000	148	\$62,634,700	38	\$46,533,000	25	\$352,952,700	211
IRP	\$4,387,500	8	\$1,649,293	3	\$425,000	1	\$6,461,793	12
Renewable Energy	\$44,738,957	301	\$7,003,997	107	\$7,123,437	92	\$58,866,391	500
Business Grants	\$5,472,779	134	\$674,519	18	\$610,000	18	\$6,757,298	170
REDLG	\$12,976,000	23	\$3,000,000	4	\$3,700,000	5	\$19,676,000	32
VAPG	\$4,044,386	38	\$1,461,499	11	\$2,136,150	15	\$7,642,035	64
SFH Direct	\$222,973,065	2,452	\$20,283,701	210	\$16,710,319	153	\$259,967,085	2,815
SFH Guaranteed	\$3,298,225,302	30,844	\$579,163,672	5,019	\$573,979,540	4,928	\$4,451,368,514	40,791
SFH Repairs	\$9,810,626	2,120	\$1,187,768	233	\$1,078,034	202	\$12,076,428	2,555
SFH Self-Help Grants	\$767,380	3	\$0	0	\$0	0	\$767,380	3
MFH Direct	\$7,191,432	24	\$1,745,730	2	\$734,788	3	\$9,671,950	29
MFH Guaranteed	\$3,129,000	1	\$0	0	\$0	0	\$3,129,000	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$107,346,096	2,233	\$18,574,704	428	\$27,066,256	526	\$152,987,056	3,187
CF Direct	\$216,171,105	152	\$24,969,400	30	\$52,455,350	32	\$293,595,855	214
CF Guaranteed	\$66,748,720	16	\$0	0	\$0	0	\$66,748,720	16
CF Grants	\$14,718,892	432	\$587,700	36	\$875,757	40	\$16,182,349	508
WWD Direct	\$235,132,330	207	\$46,142,060	28	\$33,156,000	20	\$314,430,390	255
WWD Guaranteed	\$1,750,000	2	\$0	0	\$0	0	\$1,750,000	2
WWD Grants	\$110,647,173	197	\$14,260,210	23	\$16,625,710	18	\$141,533,093	238
Telecom	\$214,779,386	56	\$674,723	3	\$0	0	\$215,454,109	59
Electric	\$1,681,777,000	56	\$286,386,000	6	\$108,164,000	3	\$2,076,327,000	65
All Other Programs	\$2,845,553	26	\$1,137,124	497	\$1,223,662	558	\$5,206,340	1,081
MISSOURI TOTAL	\$6,509,417,682	39,473	\$1,071,536,800	6,696	\$892,597,003	6,639	\$8,473,551,485	52,808

Montana

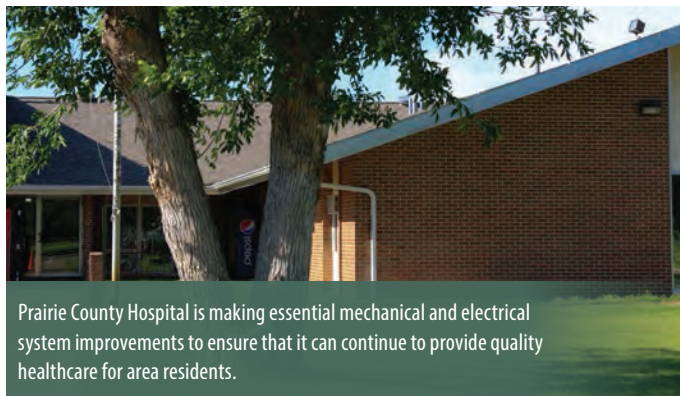
Community Programs

USDA StrikeForce Initiative Helps Prairie County Hospital

Prairie County is located in the badlands and rolling hills of eastern Montana. The county is home to 1,179 residents, many of whom have made farming and ranching their way of life. Economically, the county is in persistent poverty and was identified by the U.S. Secretary of Agriculture to receive intensive community outreach and technical assistance from USDA under the *StrikeForce for Rural Growth and Opportunity Initiative*.

USDA Rural Development, in partnership with Eastern Plains Economic Development Corporation, helped the Prairie County Hospital fund essential system upgrades to ensure that this critical care facility can continue to meet the healthcare needs of local families. USDA Rural Development provided \$19.1 million in Community Facilities loan and grant assistance through *StrikeForce* for the project.

The hospital—in Terry, MT, the county seat—is in dire need of a new boiler and other mechanical and electrical system upgrades, such as HVAC and fire suppression systems. The project will



Prairie County Hospital is making essential mechanical and electrical system improvements to ensure that it can continue to provide quality healthcare for area residents.

support all the improvements needed to help keep the hospital operating continuously and avoid closure.

Although most of this project will be invisible to the public, the upgrades will allow hospital staff to provide care with a higher degree of confidence, relieving the daily stress of wondering when, or which, system will fail, and provide a greater degree of comfort to patients. The project will also ensure that the hospital is fully compliant with State regulations.

The hospital has 22 long-term-care beds and provides 24-hour emergency care. It has operated at a 91-percent occupancy rate for the past 5 years. It is one of the largest employers in Prairie County.

Montana Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$76,021,898	24	\$16,639,850	10	\$10,500,000	3	\$103,161,748	37
IRP	\$5,971,000	11	\$852,000	2	\$1,500,000	2	\$8,323,000	15
Renewable Energy	\$1,670,165	54	\$747,609	34	\$518,168	25	\$2,935,942	113
Business Grants	\$3,715,948	90	\$184,000	8	\$192,000	10	\$4,091,948	108
REDLG	\$2,399,872	7	\$0	0	\$1,000,000	1	\$3,399,872	8
VAPG	\$374,270	8	\$0	0	\$235,689	1	\$609,959	9
SFH Direct	\$115,584,512	796	\$7,136,742	50	\$8,139,102	52	\$130,860,356	898
SFH Guaranteed	\$1,146,058,765	7,361	\$196,910,955	1,144	\$156,922,358	889	\$1,499,892,078	9,394
SFH Repairs	\$1,141,613	205	\$135,122	24	\$75,105	12	\$1,351,840	241
SFH Self-Help Grants	\$4,096,406	11	\$531,900	1	\$907,060	2	\$5,535,366	14
MFH Direct	\$4,690,799	11	\$0	0	\$0	0	\$4,690,799	11
MFH Guaranteed	\$1,455,597	1	\$0	0	\$0	0	\$1,455,597	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$33,571,548	559	\$5,813,472	102	\$8,343,272	134	\$47,728,292	795
CF Direct	\$41,106,550	31	\$9,950,000	1	\$22,006,800	9	\$73,063,350	41
CF Guaranteed	\$39,450,000	7	\$1,150,000	1	\$4,545,000	1	\$45,145,000	9
CF Grants	\$9,567,687	83	\$1,299,632	12	\$1,305,330	18	\$12,172,649	113
WWD Direct	\$82,733,000	71	\$22,707,000	12	\$32,189,000	18	\$137,629,000	101
WWD Guaranteed	\$2,923,200	3	\$0	0	\$2,534,000	1	\$5,457,200	4
WWD Grants	\$75,668,736	90	\$8,201,325	13	\$13,211,466	19	\$97,081,527	122
Telecom	\$359,830,061	25	\$30,311,931	3	\$30,687,110	5	\$420,829,102	33
Electric	\$133,610,000	16	\$20,000,000	2	\$15,606,000	1	\$169,216,000	19
All Other Programs	\$16,729,433	44	\$3,001,432	52	\$3,498,376	70	\$23,229,241	166
MONTANA TOTAL	\$2,158,371,060	9,508	\$325,572,970	1,471	\$313,915,836	1,273	\$2,797,859,865	12,252

Nebraska

Community Programs

Bringing Better Healthcare to Rural Nebraska

The Sidney Regional Medical Center (SRMC), originally built in 1953, had outgrown its space and was landlocked. Further, sporadic additions and construction over the years had made the hospital less efficient. The board of directors determined that they needed a new hospital facility to continue to provide proper care for their patients.

USDA Rural Development provided a \$32 million Community Facilities Direct Loan for a new, state-of-the-art, 120,000-square-foot hospital on 20 acres in Sidney. It includes 25 private acute-care rooms, 3 high-tech surgical suites, a 6-room emergency department, specialty clinics, and diagnostic imaging facilities. The grand opening was in December 2015.

Community leaders partnered with USDA to help make this project—the largest to date for Rural Development in Nebraska—a reality. SRMC contributed more than \$11 million, and Cheyenne County contributed \$10 million, to fund the total project



cost of \$53 million. The new hospital will serve approximately 12,000 rural clients from Sidney and the surrounding area in the southern Nebraska panhandle. The project also created 36 new healthcare jobs and saved 265 jobs for local workers.

“This hospital is critical to the sustainability of this entire community,” USDA Rural Development Nebraska State Director Maxine Moul said at the grand opening. “People will want to come here because they will have quick access to care that is top notch.”

Nebraska Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$127,492,459	73	\$8,957,125	5	\$31,222,838	6	\$167,672,422	84
IRP	\$2,048,558	5	\$0	0	\$500,000	1	\$2,548,558	6
Renewable Energy	\$30,597,371	718	\$2,497,499	78	\$1,934,435	60	\$35,029,305	856
Business Grants	\$3,946,946	55	\$366,489	8	\$905,109	11	\$5,218,544	74
REDLG	\$7,010,619	18	\$300,000	1	\$848,400	3	\$8,159,019	22
VAPG	\$1,663,307	14	\$320,136	6	\$1,385,401	17	\$3,368,844	37
SFH Direct	\$48,129,726	650	\$2,107,129	26	\$3,004,356	35	\$53,241,211	711
SFH Guaranteed	\$634,290,093	6,772	\$103,082,934	1,030	\$97,134,658	949	\$834,507,685	8,751
SFH Repairs	\$2,498,370	455	\$96,118	17	\$62,276	11	\$2,656,764	483
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$3,379,066	19	\$485,925	2	\$0	0	\$3,864,991	21
MFH Guaranteed	\$807,000	1	\$0	0	\$0	0	\$807,000	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$37,671,600	676	\$5,758,368	105	\$8,251,751	149	\$51,681,719	930
CF Direct	\$194,865,200	57	\$8,807,900	3	\$34,337,900	9	\$238,011,000	69
CF Guaranteed	\$56,895,000	11	\$6,100,000	1	\$1,744,000	1	\$64,739,000	13
CF Grants	\$3,653,820	84	\$298,700	6	\$741,200	18	\$4,693,720	108
WWD Direct	\$58,762,500	68	\$7,952,000	8	\$10,864,500	15	\$77,579,000	91
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$33,777,500	70	\$2,990,600	16	\$5,241,400	22	\$42,009,500	108
Telecom	\$153,195,502	34	\$4,219,000	2	\$309,807	2	\$157,724,309	38
Electric	\$27,619,000	3	\$7,919,000	1	\$0	0	\$35,538,000	4
All Other Programs	\$4,403,036	31	\$1,014,358	132	\$1,097,810	134	\$6,515,205	297
NEBRASKA TOTAL	\$1,432,706,674	9,814	\$163,273,281	1,447	\$199,585,841	1,443	\$1,795,565,796	12,704

Nevada

Business Programs

High-Tech Firm Comes to Nevada to “Get the Lead Out”

Aqua Metals is getting the lead out—the company developed a clean, environmentally friendly process to recycle used lead acid batteries. The company’s innovative process, that replaces traditional lead smelting, can reduce pollution and change lead battery recycling for good. But, the firm needed help to launch operations on a commercial scale.

USDA Rural Development partnered with lender Green Bank to provide Aqua Metals with a \$10 million Business & Industry guaranteed loan for its “AquaRefinery” recycling facility. Company leaders chose the Tahoe Reno Industrial Center, in Storey County, NV, just west of Reno, as the location for their start-up enterprise. The county is known for encouraging business development. Additionally, the industrial center has not only attracted other high-tech industries, but a large regional battery distributor, a source of used batteries, is located nearby.

The total cost of the Aqua Metals refinery was about \$33.5 million.

Company leaders saw USDA as a great resource for business capital. “We will have more opportunities to work with USDA



USDA Rural Business-Cooperative Service Administrator Sam Rikkers (left) tours the new Aqua Metals facility that was supported through the USDA Business & Industry Guaranteed Loan Program.

at additional sites as we intend to build multiple plants,” Steve Cotton, Aqua Metals Chief Commercial Officer, said. “Further, we saw opportunities to work with USDA to offer other programs such as affordable housing as we build our employee base.”

Aqua Metals opened its new 138,000-square-foot lead recycling facility in July 2016 and is scaling up its processing capacity. The company expects to have 40 new employees working at the facility by year-end, and to create another 30 jobs by 2018. The company is already planning for expansion and is seeking a location for its next regional facility.

Nevada Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$59,896,840	25	\$12,841,000	3	\$27,989,500	6	\$100,727,340	34
IRP	\$1,700,000	2	\$0	0	\$0	0	\$1,700,000	2
Renewable Energy	\$1,136,788	55	\$761,439	15	\$139,691	4	\$2,037,918	74
Business Grants	\$1,959,687	45	\$273,940	6	\$257,676	7	\$2,491,303	58
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$129,251	4	\$0	0	\$99,499	2	\$228,750	6
SFH Direct	\$57,209,263	408	\$7,920,619	47	\$6,511,566	41	\$71,641,448	496
SFH Guaranteed	\$607,709,704	3,885	\$118,377,881	626	\$109,314,236	551	\$835,401,821	5,062
SFH Repairs	\$1,434,511	262	\$158,063	32	\$108,413	24	\$1,700,987	318
SFH Self-Help Grants	\$1,058,832	3	\$0	0	\$0	0	\$1,058,832	3
MFH Direct	\$577,613	4	\$0	0	\$1,736,250	4	\$2,313,863	8
MFH Guaranteed	\$0	0	\$1,560,620	1	\$1,300,000	1	\$2,860,620	2
Farm Labor Housing	\$31,171	1	\$0	0	\$0	0	\$31,171	1
Rental Assistance	\$48,468,660	313	\$9,023,952	55	\$11,031,062	64	\$68,523,674	432
CF Direct	\$25,442,959	18	\$802,000	1	\$15,835,300	6	\$42,080,259	25
CF Guaranteed	\$2,448,922	1	\$0	0	\$0	0	\$2,448,922	1
CF Grants	\$1,302,540	49	\$150,400	8	\$238,286	12	\$1,691,226	69
WWD Direct	\$33,015,587	20	\$10,341,000	4	\$18,195,000	2	\$61,551,587	26
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$18,695,634	30	\$17,276,225	7	\$2,402,589	2	\$38,374,448	39
Telecom	\$20,119,688	10	\$377,772	1	\$1,361,542	3	\$21,859,002	14
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$109,084,202	20	\$126,862	5	\$101,070	5	\$109,312,133	30
NEVADA TOTAL	\$991,421,852	5,155	\$179,991,772	811	\$196,621,679	734	\$1,368,035,304	6,700

New Hampshire

Community Programs

Rural Community Comes Together to Build Clinic

A low-interest loan from USDA Rural Development is enabling the community of Mascoma, NH, to bring comprehensive healthcare services to patients in an area that currently suffers from a lack of facilities.

The project is the result of a collaboration by residents of five local towns, who came together in 2013 to establish Mascoma Community Healthcare, Inc. Its goal was a clinic that served all residents in need, regardless of a patient's ability to pay. The organization raised over half a million dollars to support the project and obtained a plot of land central to the region so that no client would need to travel excessive distances to reach healthcare. It also created an operating plan for the health center that would manage its growth from an initial 11-staff-person operation serving 2,500 patients, to a federally qualified health center employing 44 health service professionals and serving 8,000 community members.



Mascoma Valley residents celebrated the ground-breaking for their new community health center in May 2016.

The main financing for the project came from a \$3.4 million USDA Rural Development Community Facilities loan. With USDA's assistance, this rural New Hampshire community is constructing and equipping a 13,280-square-foot clinic that, when complete, will provide medical, mental health, dental care, x-ray, pharmaceutical, and physical therapy services to patients across the region.

New Hampshire Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$28,847,420	12	\$2,000,000	3	\$5,000,000	1	\$35,847,420	16
IRP	\$4,525,000	9	\$500,000	1	\$0	0	\$5,025,000	10
Renewable Energy	\$3,669,307	84	\$1,332,526	42	\$728,109	33	\$5,729,943	159
Business Grants	\$2,073,377	45	\$212,795	5	\$174,000	7	\$2,460,172	57
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$748,381	7	\$95,740	3	\$163,136	1	\$1,007,257	11
SFH Direct	\$94,779,196	671	\$9,038,645	72	\$14,257,265	106	\$118,075,106	849
SFH Guaranteed	\$914,622,899	5,493	\$146,878,294	827	\$117,359,433	666	\$1,178,860,626	6,986
SFH Repairs	\$3,742,760	566	\$774,514	114	\$719,557	111	\$5,236,831	791
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$15,600,045	28	\$12,061,073	9	\$7,327,855	8	\$34,988,973	45
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$61,205,044	432	\$12,370,200	74	\$15,023,875	96	\$88,599,119	602
CF Direct	\$17,095,500	11	\$4,883,000	3	\$38,613,000	10	\$60,591,500	24
CF Guaranteed	\$5,207,800	8	\$0	0	\$0	0	\$5,207,800	8
CF Grants	\$2,569,553	98	\$423,200	13	\$373,700	18	\$3,366,453	129
WWD Direct	\$68,533,000	31	\$7,707,000	4	\$6,160,000	6	\$82,400,000	41
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$50,776,457	47	\$5,971,300	7	\$4,740,919	15	\$61,488,676	69
Telecom	\$3,962,137	8	\$919,179	2	\$5,473,000	1	\$10,354,316	11
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$500,000	11	\$109,100	15	\$110,206	13	\$719,306	39
NEW HAMPSHIRE TOTAL	\$1,278,457,876	7,561	\$205,276,566	1,194	\$216,224,055	1,092	\$1,699,958,498	9,847

New Jersey

Water and Environmental Programs

USDA Helps Bring Safe, Clean Water to the Borough of Woodbine

USDA Rural Development awarded \$2 million in loans and grants to help the Woodbine Municipal Utilities Authority (WMUA) upgrade the Borough of Woodbine's aging water system.

WMUA will use the funds to make critical repairs and improvements to the borough's existing water treatment and distribution system, which has been in operation for over 40 years. Most of the equipment has reached the end of its useful lifespan and needs to be replaced. The renovations will also help ensure that the facility meets present-day State and Federal environmental requirements to better protect the health and safety of local residents.

The Borough of Woodbine has high poverty and unemployment and is one of New Jersey's most distressed municipalities. USDA Rural Development is targeting assistance to the borough through our *Community Economic Development* initiative which focuses on regional approaches to reduce rural poverty. This project will not only improve the water quality and natural environment, but it will also create local jobs while helping the local economy.



USDA and other Federal, State, and local leaders join residents in celebrating recent funding to help the Borough of Woodbine upgrade its failing water treatment system.

As construction costs keep rising throughout the Garden State, small rural communities—especially ones struggling economically—could not take on the cost of large infrastructure projects without affordable financing. USDA Rural Development partners with local organizations to extend the reach of our programs and make more projects possible. USDA Rural Development and the Borough of Woodbine partnered with the New Jersey Environmental Infrastructure Trust, which is providing additional financing for this project.

Thanks to this collaboration between USDA, borough leaders, and State partners, rural residents in Woodbine will benefit from a modern, safe water treatment system.

New Jersey Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$24,195,680	9	\$10,000,000	1	\$0	0	\$34,195,680	10
IRP	\$1,948,000	3	\$0	0	\$0	0	\$1,948,000	3
Renewable Energy	\$6,531,084	72	\$990,556	10	\$499,000	15	\$8,020,640	97
Business Grants	\$1,232,548	19	\$156,000	3	\$166,000	5	\$1,554,548	27
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$626,582	10	\$550,000	5	\$733,978	4	\$1,910,560	19
SFH Direct	\$69,117,396	404	\$10,315,309	66	\$8,491,362	53	\$87,924,067	523
SFH Guaranteed	\$1,182,710,007	6,619	\$168,299,923	978	\$113,928,515	668	\$1,464,938,445	8,265
SFH Repairs	\$841,441	137	\$94,460	14	\$167,849	23	\$1,103,750	174
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$18,679,485	16	\$0	0	\$393,883	1	\$19,073,368	17
MFH Guaranteed	\$4,999,999	1	\$0	0	\$2,199,943	1	\$7,199,942	2
Farm Labor Housing	\$325,000	1	\$0	0	\$0	0	\$325,000	1
Rental Assistance	\$53,240,192	288	\$8,956,512	50	\$12,184,584	66	\$74,381,288	404
CF Direct	\$26,600,000	32	\$35,000	1	\$15,313,500	9	\$41,948,500	42
CF Guaranteed	\$3,490,000	2	\$0	0	\$0	0	\$3,490,000	2
CF Grants	\$1,980,206	47	\$154,000	5	\$266,400	8	\$2,400,606	60
WWD Direct	\$83,510,500	52	\$10,466,000	5	\$14,329,000	6	\$108,305,500	63
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$36,391,697	53	\$2,900,000	6	\$3,523,000	8	\$42,814,697	67
Telecom	\$318,464	2	\$0	0	\$0	0	\$318,464	2
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$1,953,466	16	\$431,721	41	\$389,978	41	\$2,775,166	98
NEW JERSEY TOTAL	\$1,518,691,747	7,783	\$213,349,481	1,185	\$172,586,992	908	\$1,904,628,220	9,876

New Mexico

Energy Programs

Leveraging the New Mexico Sunshine to Benefit Rural Businesses

USDA Rural Development's Rural Energy for America Program (REAP) helps finance renewable energy systems and energy efficiency improvements for rural small businesses and agricultural producers. Nine businesses and farms in and around Taos, NM, received REAP assistance for improvements that have reduced their energy footprint, their dependence on traditional fossil fuel-based sources of energy, and reduced the impact on the environment—all at the same time.

For example, Angel Fire Dentistry installed an 8.1 kW (kilowatt) photovoltaic solar panel array on the roof of the office that is just shy of meeting all of the clinic's energy needs. Black Mesa Winery used a REAP grant to install low-energy Light Emitting Diode (LED) fixtures and bulbs and upgrade the lighting at their winery tasting room. And in Peñasco, NM, owner Alessandra Ogren installed a 4 kW photovoltaic system atop the local theater that's completely covering its energy needs.

Several artisans leveraged the REAP, too. Joanne Dekeuster installed a solar power system for her Taos pottery gallery, Enchanted Circle Pottery. In Arroyo Seco, Amanda Stepleford replaced nearly all of her



electricity use with a 5.4 kW solar panel array at her ceramic studio. In El Prado, potter Logan Wannamaker is getting all of his power through a new, nearly 10 kW solar panel system at his clay studio.

Elsewhere, REAP-financed solar panels are powering the well pump and pig barn on Lanny and Tammy Kuykendall's farm, and completely powering apple producer Patrick Montoya's family orchard. In San Cristobal, organic farmer Elizabeth Vom Dorp installed photovoltaic solar panels and energy-efficient space heaters at 10 cabins on her property, as well as an energy-efficient hot water boiler.

All told, the nine New Mexico enterprises received about \$102,250 through USDA Rural Development's REAP. The energy savings are not just boosting these businesses' bottom line: the cleaner, greener operations are also benefitting the communities they call home.

New Mexico Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$63,988,821	25	\$8,429,250	4	\$14,122,589	8	\$86,540,660	37
IRP	\$567,000	2	\$250,000	1	\$600,000	2	\$1,417,000	5
Renewable Energy	\$2,607,993	82	\$1,193,530	36	\$2,125,375	22	\$5,926,898	140
Business Grants	\$3,332,569	43	\$574,146	9	\$386,085	14	\$4,292,800	66
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$1,028,927	11	\$708,590	6	\$768,261	6	\$2,505,778	23
SFH Direct	\$65,599,813	540	\$15,332,350	117	\$11,515,295	82	\$92,447,458	739
SFH Guaranteed	\$300,220,495	2,141	\$50,478,708	361	\$34,985,273	242	\$385,684,476	2,744
SFH Repairs	\$2,497,525	353	\$458,061	62	\$490,111	65	\$3,445,698	480
SFH Self-Help Grants	\$1,739,085	5	\$1,421,677	4	\$0	0	\$3,160,762	9
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$1,949,000	5	\$1,791,000	1	\$5,075,000	1	\$8,815,000	7
Farm Labor Housing	\$5,759,848	3	\$0	0	\$0	0	\$5,759,848	3
Rental Assistance	\$78,693,105	509	\$15,977,240	91	\$18,599,644	106	\$113,269,989	706
CF Direct	\$72,944,441	30	\$503,400	4	\$0	0	\$73,447,841	34
CF Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
CF Grants	\$3,301,909	48	\$347,200	5	\$450,440	5	\$4,099,549	58
WWD Direct	\$64,413,042	50	\$7,249,000	3	\$1,788,000	4	\$73,450,042	57
WWD Guaranteed	\$84,000	1	\$0	0	\$0	0	\$84,000	1
WWD Grants	\$113,200,590	154	\$17,086,672	9	\$10,662,100	10	\$140,949,362	173
Telecom	\$191,454,763	34	\$5,835,715	2	\$14,430,019	3	\$211,720,497	39
Electric	\$372,087,000	17	\$53,428,000	2	\$0	0	\$425,515,000	19
All Other Programs	\$62,373,278	30	\$3,141,499	41	\$1,688,259	40	\$67,203,035	111
NEW MEXICO TOTAL	\$1,407,843,204	4,083	\$184,206,038	758	\$117,686,451	610	\$1,709,735,693	5,451

New York

Business Programs

USDA Helps Revive Oneida County Bottled Water Company

In November 2015, Wade Abraham and Paul Rayhill, two business partners from central New York, became the new owners of a bottled water company in Forestport, NY, after they successfully bid on it at a Federal Bankruptcy Court auction.

"We were awarded it on November 20th, started managing it the week of Thanksgiving, closed the loan on December 30th, and we've been running it since," Rayhill said.

The company, now known as Alder Creek Beverage, bottles and sells pristine spring water from wells on the property in the Adirondack Mountain foothills. USDA Rural Development partnered with Adirondack Bank to provide Abraham and Rayhill with a \$7.5 million Business & Industry loan guarantee to purchase the plant and keep the business going. This saved 50 jobs in an economically challenged community where many locals have lost jobs as the forestry industry realigns. Their bidding competitors at the auction intended to sell the business assets and close the facility.

Abraham and Rayhill are committed to keeping and restoring jobs in the area, which sorely needs them. They are aggressively



Bottled water streams off the production line at Alder Creek Beverage.

building their customer base, adding jobs at the plant, and improving their bottom line.

Today, Alder Creek Beverage is doing well as the new owners fine-tune operations. Every day, countless newly molded bottles stream overhead and snake through the production line to be filled, packaged, and whisked away to waiting delivery trucks. The plant employees take great pride in their work and want to see Alder Creek Beverage grow and compete as one of the best-tasting spring water providers in the world.

Thanks to USDA Rural Development, two rural entrepreneurs are succeeding and providing quality jobs for local workers. Abraham and Rayhill are planning to start a second production line that will create 10 more new jobs at the plant.

New York Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$261,142,647	126	\$13,309,400	9	\$18,613,000	8	\$293,065,047	143
IRP	\$5,722,000	11	\$0	0	\$420,573	1	\$6,142,573	12
Renewable Energy	\$8,836,999	355	\$3,019,914	90	\$891,454	38	\$12,748,367	483
Business Grants	\$7,717,368	90	\$1,075,768	14	\$1,170,769	17	\$9,963,905	121
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$2,948,541	38	\$3,315,819	28	\$2,579,655	16	\$8,844,015	82
SFH Direct	\$121,462,134	1,167	\$18,222,297	147	\$16,417,530	137	\$156,101,961	1,451
SFH Guaranteed	\$1,304,090,409	11,379	\$232,789,089	1,958	\$200,029,528	1,656	\$1,736,909,026	14,993
SFH Repairs	\$7,280,047	1,305	\$928,457	173	\$1,128,650	207	\$9,337,154	1,685
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$26,939,157	46	\$10,541,325	13	\$1,339,999	2	\$38,820,481	61
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$118,786,399	1,105	\$23,821,284	211	\$32,883,324	265	\$175,491,007	1,581
CF Direct	\$89,459,670	101	\$6,601,000	16	\$44,617,100	24	\$140,677,770	141
CF Guaranteed	\$22,568,400	7	\$0	0	\$0	0	\$22,568,400	7
CF Grants	\$6,335,944	111	\$878,800	16	\$1,355,700	23	\$8,570,444	150
WWD Direct	\$242,796,000	192	\$27,166,000	18	\$23,306,500	18	\$293,268,500	228
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$156,294,911	206	\$11,817,000	29	\$8,213,000	26	\$176,324,911	261
Telecom	\$64,795,912	42	\$482,183	2	\$221,780	1	\$65,499,875	45
Electric	\$20,532,000	4	\$0	0	\$0	0	\$20,532,000	4
All Other Programs	\$6,379,244	46	\$968,888	122	\$933,237	114	\$8,281,369	282
NEW YORK TOTAL	\$2,474,087,782	16,331	\$354,937,224	2,846	\$354,121,800	2,553	\$3,183,146,806	21,730

North Carolina

Housing Programs

USDA Helps Increase Affordable Rental Housing in Pittsboro

Chatham County, NC, contains pockets of poverty even though its income ranks in the top five for the State. This fact alone presents challenges for lower income residents seeking affordable housing. But a new apartment complex, Bellemont Pointe Apartments, in Pittsboro, NC, has helped to relieve the shortage of rental housing for these local families.

USDA Rural Development partnered with Carolina Bank, Solstice Partners, the North Carolina Housing Finance Agency, Community Affordable Housing Equity Corporation, and GEM Management to develop and finance the housing complex. USDA provided a guarantee on a \$10.5 million loan made by Carolina Bank to build the new complex for low- to moderate-income tenants. The grand opening was in July 2016.

One local resident became disabled and is unable to work in her field of education. She says that finding affordable housing was difficult, but living in Bellemont Pointe Apartments means that she can start over and get back on her feet again.



Bellemont Point Apartments, a new, affordable multi-family housing complex in rural Pittsboro, NC.

Just 3 months after opening, the complex was fully occupied, with a waiting list of 87 individuals and families. The 76-unit property features one-, two- and three-bedroom units, a community center, computer room, fitness center, covered picnic area, and playground.

In FY 2016, USDA has invested more than \$35 million for 19 rural rental housing projects in North Carolina through the Multi-Family Housing Guaranteed Loan Program.

North Carolina Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$318,399,023	152	\$55,408,600	23	\$41,927,054	24	\$415,734,677	199
IRP	\$5,577,480	9	\$326,067	1	\$839,627	2	\$6,743,174	12
Renewable Energy	\$97,496,268	522	\$153,066,364	128	\$114,134,476	76	\$364,697,109	726
Business Grants	\$7,271,794	99	\$858,700	13	\$932,000	6	\$9,062,494	118
REDLG	\$31,750,500	45	\$6,493,231	16	\$8,204,767	22	\$46,448,498	83
VAPG	\$2,818,992	23	\$619,579	6	\$1,375,245	12	\$4,813,816	41
SFH Direct	\$310,051,214	2,375	\$49,010,396	359	\$59,797,948	388	\$418,859,557	3,122
SFH Guaranteed	\$5,811,563,964	42,281	\$941,430,795	6,666	\$841,365,433	5,810	\$7,594,360,192	54,757
SFH Repairs	\$17,835,620	2,859	\$3,318,470	480	\$3,405,726	522	\$24,559,816	3,861
SFH Self-Help Grants	\$3,904,549	15	\$1,085,727	4	\$0	0	\$4,990,276	19
MFH Direct	\$79,836,060	68	\$10,965,363	11	\$15,303,475	15	\$106,104,898	94
MFH Guaranteed	\$21,982,267	19	\$4,875,257	3	\$39,566,129	23	\$66,423,653	45
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$342,695,426	2,493	\$69,932,737	473	\$88,358,782	571	\$500,986,945	3,537
CF Direct	\$485,423,601	278	\$74,674,900	39	\$150,169,050	55	\$710,267,551	372
CF Guaranteed	\$83,813,631	22	\$4,600,000	2	\$18,301,018	7	\$106,714,649	31
CF Grants	\$17,982,336	241	\$1,037,066	25	\$1,442,700	33	\$20,462,102	299
WWD Direct	\$311,928,004	137	\$24,584,000	15	\$41,661,800	21	\$378,173,804	173
WWD Guaranteed	\$20,823,000	6	\$0	0	\$0	0	\$20,823,000	6
WWD Grants	\$135,330,832	108	\$14,961,475	23	\$10,835,781	24	\$161,128,088	155
Telecom	\$153,555,382	30	\$0	0	\$1,257,630	5	\$154,813,012	35
Electric	\$1,143,134,000	43	\$141,860,000	10	\$277,600,000	9	\$1,562,594,000	62
All Other Programs	\$111,060,109	68	\$761,179	71	\$2,505,049	70	\$114,326,336	209
NORTH CAROLINA TOTAL	\$9,514,234,052	51,893	\$1,559,869,905	8,368	\$1,718,983,689	7,695	\$12,793,087,647	67,956

North Dakota

Community Programs

Serving More Rural Families with Expanded Child Care Center

Like many rural communities across North Dakota, Casselton, a town of 2,500 people, is struggling with a lack of childcare services. In an effort to combat this childcare shortage, the Sonshine Center recently expanded by building a new daycare and preschool facility.

“We always have a long waiting list,” said Sonshine Co-Director Jessica Hoglund. “With the completion of our new building, and as we hire more staff, we will be able to provide care for more children and continue to reduce our wait list.”

With a \$969,300 Community Facilities loan from USDA Rural Development, the center built a 5,400-square-foot facility with the capacity to accommodate up to 88 children from 6-weeks- to 12-years-old. The daycare opened in May 2016, the culmination of years of planning and hard work.

Sonshine previously served 60 children from leased space from a local motel and a school-owned facility. This created logistical issues for families with multiple children during pick-ups and



Infants play at the new Sonshine Center daycare.

drop-offs. It was also difficult for Sonshine to provide meals at both locations.

The new facility solves all of those issues by bringing the children and all the amenities together under one roof. The more convenient, efficient building—ideally located near Casselton’s city’s park, swimming pool, and library—has secure access, a large, commercial kitchen, and a 5,000-square-foot outdoor play area with playground equipment.

Hoglund said that the new facility would not have been possible without the USDA financing, which accounted for more than 80 percent of the construction costs.

North Dakota Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$113,415,465	54	\$11,852,841	4	\$18,087,864	4	\$143,356,170	62
IRP	\$1,810,000	5	\$0	0	\$0	0	\$1,810,000	5
Renewable Energy	\$3,530,201	85	\$461,045	13	\$458,773	16	\$4,450,019	114
Business Grants	\$3,985,475	56	\$1,612,074	14	\$717,217	11	\$6,314,766	81
REDLG	\$19,894,168	29	\$0	0	\$3,000,000	3	\$22,894,168	32
VAPG	\$210,825	4	\$124,182	3	\$250,000	1	\$585,007	8
SFH Direct	\$37,295,062	312	\$3,892,074	27	\$3,321,179	22	\$44,508,315	361
SFH Guaranteed	\$304,827,763	2,419	\$56,919,262	401	\$46,719,530	322	\$408,466,555	3,142
SFH Repairs	\$2,044,407	324	\$131,040	19	\$160,143	22	\$2,335,590	365
SFH Self-Help Grants	\$10,000	1	\$0	0	\$0	0	\$10,000	1
MFH Direct	\$4,963,854	20	\$0	0	\$0	0	\$4,963,854	20
MFH Guaranteed	\$26,777,939	8	\$1,000,000	1	\$0	0	\$27,777,939	9
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$24,948,996	414	\$4,020,192	77	\$6,686,562	103	\$35,655,750	594
CF Direct	\$132,250,657	50	\$19,730,550	7	\$62,811,500	10	\$214,792,707	67
CF Guaranteed	\$46,534,898	18	\$10,300,000	1	\$600,000	1	\$57,434,898	20
CF Grants	\$5,599,128	63	\$940,900	10	\$1,089,000	12	\$7,629,028	85
WWD Direct	\$78,732,749	65	\$9,747,369	11	\$16,076,000	8	\$104,556,118	84
WWD Guaranteed	\$1,750,000	2	\$0	0	\$0	0	\$1,750,000	2
WWD Grants	\$50,075,707	57	\$3,826,500	8	\$8,100,753	10	\$62,002,960	75
Telecom	\$376,653,068	39	\$60,328,612	5	\$55,279,000	2	\$492,260,680	46
Electric	\$2,447,440,000	42	\$116,147,000	4	\$65,975,000	1	\$2,629,562,000	47
All Other Programs	\$5,247,289	27	\$623,720	60	\$604,707	89	\$6,475,716	176
NORTH DAKOTA TOTAL	\$3,687,997,651	4,094	\$301,657,361	665	\$289,937,228	637	\$4,279,592,239	5,396

Ohio

Community Programs

USDA Loan Helps Move Property From Vacant to Valuable

The largest Community Facilities loan in the history of Ohio Rural Development—more than \$91 million—is helping shepherd modern healthcare services to Ohio’s heartland and breathing new life into an abandoned department store.

Avita Health System is on the leading edge of a trend USDA expects to see more of in the future: the repurposing of valuable, viable real estate that resurrects vacant shopping malls and other forgotten spaces along America’s rural corridors.

Located in the Mansfield suburb of Ontario in the circa-1970s Richland Mall, the nearly 198,000 square-foot facility will include a new inpatient hospital, and surgical and intensive care units as well as an emergency services department along with support clinics and laboratories.

With two critical-access hospitals and dozens of offices serving the area, Avita’s work in north-central Ohio already is impressive. The company has brought meaningful employment to an area sandwiched between the Farm Belt and the Rust Belt, employing more than 50 physicians and nearly a thousand Ohioans. About



USDA Rural Development Deputy Under Secretary Vernita Dore at the grand opening of the new Avita Health System facility in Ontario, OH.

\$68.7 million in Community Facilities funds are targeted for the building conversion itself, with the balance going toward equipment purchases.

The project contributes to the rebirth of a region that got the wind knocked out of it when a major manufacturer—General Motors’ Fisher Body Stamping Plant—declared bankruptcy during the Great Recession.

When completed in January 2017, the Ontario Avita project is anticipated to create more than 350 new jobs and will provide healthcare to nearly 125,000 residents in north-central Ohio.

Ohio Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$267,662,635	98	\$34,957,000	7	\$44,706,855	13	\$347,326,490	118
IRP	\$2,709,000	6	\$0	0	\$0	0	\$2,709,000	6
Renewable Energy	\$52,686,912	371	\$3,067,910	85	\$2,616,518	41	\$58,371,340	497
Business Grants	\$6,861,202	62	\$729,000	8	\$761,550	12	\$8,351,752	82
REDLG	\$1,872,926	2	\$0	0	\$200,000	1	\$2,072,926	3
VAPG	\$973,538	11	\$199,227	5	\$188,559	2	\$1,361,324	18
SFH Direct	\$206,800,551	1,905	\$20,367,532	197	\$21,900,270	204	\$249,068,353	2,306
SFH Guaranteed	\$2,769,262,153	26,422	\$557,192,812	5,085	\$499,196,783	4,515	\$3,825,651,748	36,022
SFH Repairs	\$8,237,803	1,681	\$1,236,530	216	\$1,679,524	331	\$11,153,857	2,228
SFH Self-Help Grants	\$1,361,030	3	\$0	0	\$0	0	\$1,361,030	3
MFH Direct	\$37,582,763	64	\$1,294,655	8	\$2,872,762	4	\$41,750,180	76
MFH Guaranteed	\$20,956,295	22	\$4,941,335	6	\$3,725,000	3	\$29,622,630	31
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$131,344,584	1,645	\$24,861,817	310	\$31,121,665	360	\$187,328,066	2,315
CF Direct	\$83,529,125	82	\$92,227,200	20	\$70,954,500	29	\$246,710,825	131
CF Guaranteed	\$16,900,500	8	\$0	0	\$0	0	\$16,900,500	8
CF Grants	\$4,415,937	90	\$540,000	11	\$1,318,063	19	\$6,274,000	120
WWD Direct	\$157,284,000	72	\$27,900,000	11	\$44,561,000	16	\$229,745,000	99
WWD Guaranteed	\$11,000,000	2	\$0	0	\$0	0	\$11,000,000	2
WWD Grants	\$108,538,710	77	\$12,133,300	15	\$14,041,805	17	\$134,713,815	109
Telecom	\$46,015,971	33	\$248,649	1	\$391,886	2	\$46,656,506	36
Electric	\$360,965,000	24	\$34,500,000	3	\$53,600,000	4	\$449,065,000	31
All Other Programs	\$8,134,051	53	\$1,109,372	104	\$1,830,464	159	\$11,073,887	316
OHIO TOTAL	\$4,305,094,686	32,733	\$817,506,339	6,092	\$795,667,203	5,732	\$5,918,268,228	44,557

Oklahoma

Business and Community Programs

Culture, History, and Partnerships Leveraged to Revitalize African-American Community

Rentiesville is one of 50 rural “black towns” that emerged in Indian Territory (present-day Oklahoma) in the post-Civil War era as African-Americans sought to escape persecution and build new lives.

Today Rentiesville is a very small rural community—of about 130 people—with historic and cultural assets that provide distinct opportunities to reverse decades of decline and poverty. It’s home to a major Civil War battlefield; blues legend D.C. Minner; scholar and civil rights leader John Hope Franklin; and the region’s largest blues festival.

In an effort to increase economic opportunity in Rentiesville, USDA Rural Development worked with a broad, diverse range of partners to develop amenities and attractions to capitalize on the town’s cultural and historic assets and lure visitors off the nearby interstate highway. USDA led the effort to encourage cooperation between community institutions and coordinate the strategic planning to identify projects and potential resources to build them.

Central to Rentiesville’s revival is the new Honey Springs Battlefield Visitor’s Center, the result of a multi-million-dollar partnership between USDA Rural Development; two other Federal agencies, two State agencies; the Chickasaw Nation; McIntosh County; philanthropists; and local businesses and nonprofits. The U.S. National Park Service estimates 150,000 visitors and \$9 million annually in revenue from the project.



USDA Rural Development Oklahoma State Director Ryan McMullen, with Rentiesville Mayor Mildred Burkhalter outside the new Honey Springs Battlefield Visitor’s Center. The center is expected to generate about \$9 million annually in tourism revenue.

To help Rentiesville capture even more tourist dollars, USDA Rural Development partnered with the regional development organization and the Muscogee Nation to help town leaders construct historically inspired cottages to provide lodging for local visitors. USDA also partnered with the local rural electric cooperative to preserve the Oklahoma Blues Hall of Fame and Museum through structural repairs and making the historic building accessible for people with disabilities.

USDA Rural Development was the lead investor, providing a Community Facilities (CF) Direct Loan, a CF Guaranteed Loan, two Business Development Grants, and two CF Grants. However, half of the Rentiesville investments have come from non-USDA partners. Alone, USDA lacks the resources for such large-scale projects in such a small, impoverished community. But with plenty of creativity and enough partners, it’s still possible to make big things happen in small towns.

Oklahoma Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$296,654,214	85	\$24,234,124	6	\$34,399,500	11	\$355,287,838	102
IRP	\$2,646,749	6	\$0	0	\$1,500,000	2	\$4,146,749	8
Renewable Energy	\$16,144,606	82	\$1,679,139	15	\$831,198	19	\$18,654,944	116
Business Grants	\$6,772,018	55	\$1,088,068	10	\$831,567	7	\$8,691,653	72
REDLG	\$2,141,370	7	\$0	0	\$300,000	1	\$2,441,370	8
VAPG	\$1,050,152	7	\$322,211	3	\$39,441	1	\$1,411,804	11
SFH Direct	\$118,299,957	1,242	\$16,036,867	148	\$14,730,930	136	\$149,067,754	1,526
SFH Guaranteed	\$1,807,542,077	16,501	\$255,185,139	2,186	\$235,355,793	1,995	\$2,298,083,008	20,682
SFH Repairs	\$4,404,528	717	\$758,899	119	\$422,890	67	\$5,586,317	903
SFH Self-Help Grants	\$8,999,716	19	\$999,179	2	\$2,166,439	3	\$12,165,334	24
MFH Direct	\$6,869,453	7	\$0	0	\$0	0	\$6,869,453	7
MFH Guaranteed	\$7,222,520	11	\$725,000	1	\$7,100,000	5	\$15,047,520	17
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$103,101,105	1,189	\$18,718,297	214	\$23,258,567	241	\$145,077,969	1,644
CF Direct	\$21,399,779	13	\$89,000	1	\$25,000,000	1	\$46,488,779	15
CF Guaranteed	\$11,444,290	9	\$30,000,000	1	\$0	0	\$41,444,290	10
CF Grants	\$8,128,333	146	\$1,672,600	34	\$1,527,900	33	\$11,328,833	213
WWD Direct	\$144,090,430	89	\$18,537,000	8	\$29,353,300	11	\$191,980,730	108
WWD Guaranteed	\$391,000	1	\$1,026,000	2	\$205,000	1	\$1,622,000	4
WWD Grants	\$130,575,958	86	\$16,859,378	15	\$21,039,168	19	\$168,474,504	120
Telecom	\$308,582,974	74	\$22,960,051	4	\$4,522,527	6	\$336,065,552	84
Electric	\$920,348,147	35	\$40,397,000	3	\$41,207,000	3	\$1,001,952,147	41
All Other Programs	\$116,034,929	44	\$17,792,864	51	\$18,948,043	79	\$152,775,836	174
OKLAHOMA TOTAL	\$4,042,844,305	20,425	\$469,080,816	2,823	\$462,739,262	2,641	\$4,974,664,384	25,889

Oregon

Water and Environmental Programs

New Wetlands Provide Environmentally Friendly Wastewater Treatment

The City of Prineville broke ground for the new Crooked River Wetlands in 2016. A component of the city's wastewater system improvements funded by USDA Rural Development with State and local partners, the wetlands will utilize the natural environment to gradually reintroduce clean, treated wastewater into the Crooked River, reducing sediment and water temperatures.

Prineville's current system began operation in 1960, when the population was just 3,260. Today, it serves nearly three times as many residents with Facebook and Apple each building their third data center in the area. With \$5 million in funding from USDA's Water and Waste Disposal Program, the city will install new sewer main lines, upgrade the pump station, and improve the lagoon aeration system.

The key feature of this \$8.9 million project is the addition of 120 acres of wetlands, which will increase the plant's capacity while eliminating the discharge of treated wastewater directly into



Breaking ground for Crooked River Wetlands, part of the new, environmentally conscious municipal wastewater disposal system in Prineville, OR, that will protect area natural resources, fish, and wildlife.

the Crooked River. The wetlands will benefit fish and wildlife and also provide recreational opportunities through 5 miles of new hiking trails dotted with 13 educational kiosks developed by local school kids.

The Crooked River Wetlands exemplifies environmentally friendly growth and development. It will save Prineville \$57 million over the life of the project compared with the alternative of building a new mechanical treatment plant, helping to stabilize future utility rates and support a thriving local economy, all while also protecting water quality and a healthy watershed for future generations.

Oregon Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$222,396,032	111	\$65,426,044	19	\$86,286,865	24	\$374,108,941	154
IRP	\$2,127,000	6	\$0	0	\$0	0	\$2,127,000	6
Renewable Energy	\$22,470,613	324	\$1,473,906	89	\$64,935,656	56	\$88,880,174	469
Business Grants	\$5,944,582	173	\$553,346	13	\$477,484	13	\$6,975,412	199
REDLG	\$1,884,000	5	\$0	0	\$0	0	\$1,884,000	5
VAPG	\$3,600,683	38	\$2,047,294	17	\$1,928,410	13	\$7,576,387	68
SFH Direct	\$116,727,104	767	\$12,027,291	72	\$10,759,444	67	\$139,513,839	906
SFH Guaranteed	\$2,461,395,258	15,348	\$445,413,783	2,519	\$367,469,839	2,000	\$3,274,278,880	19,867
SFH Repairs	\$2,365,151	404	\$116,860	26	\$239,006	35	\$2,721,017	465
SFH Self-Help Grants	\$3,042,717	9	\$655,050	1	\$0	0	\$3,697,767	10
MFH Direct	\$6,520,194	12	\$2,964,658	4	\$0	0	\$9,484,852	16
MFH Guaranteed	\$7,850,000	3	\$0	0	\$0	0	\$7,850,000	3
Farm Labor Housing	\$18,627,438	16	\$0	0	\$3,545,559	3	\$22,172,997	19
Rental Assistance	\$97,522,504	906	\$18,801,288	158	\$27,820,656	203	\$144,144,448	1,267
CF Direct	\$26,781,453	10	\$20,961,000	3	\$1,887,809	1	\$49,630,262	14
CF Guaranteed	\$12,389,000	2	\$0	0	\$0	0	\$12,389,000	2
CF Grants	\$1,114,098	28	\$222,237	5	\$631,176	11	\$1,967,511	44
WWD Direct	\$95,595,867	31	\$29,962,515	8	\$10,794,000	4	\$136,352,382	43
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$51,989,485	38	\$7,520,863	8	\$6,597,182	10	\$66,107,530	56
Telecom	\$75,268,962	34	\$202,643	1	\$98,713	1	\$75,570,318	36
Electric	\$54,734,000	5	\$47,076,000	2	\$0	0	\$101,810,000	7
All Other Programs	\$234,445,694	25	\$1,975,234	27	\$1,339,489	53	\$237,760,417	105
OREGON TOTAL	\$3,524,791,835	18,295	\$657,400,012	2,972	\$584,811,287	2,494	\$4,767,003,134	23,761

Pennsylvania

Business and Community Programs

Community, USDA Rally to Give Historic Theater New Lease on Life

The Berwick Theater was in danger of going under. The historic theater, originally built in the 1890s and nestled in the heart of downtown rural Berwick, PA, had changed with the times over the years from an opera house, a play house, to a movie theater. But it eventually fell into disrepair and was condemned. To stay open, the theater needed significant funding not just for renovations but also to modernize.

Members of the community banded together in an effort to revive Berwick Theater by converting it into a nonprofit organization to keep it running as a community landmark. Many local residents and organizations donated funds, including one major contribution of nearly \$70,000, which was used to purchase the property and incorporate the nonprofit.

USDA Rural Development provided a \$90,000 Rural Business Development Grant to purchase digital projection equipment, and a \$50,000 Community Facilities grant to renovate the theater to meet current building codes and make it accessible for people with disabilities.



Following the renovations, the theater reopened in summer 2016. The board of directors plan to make the theater a hub for entertainment, community activities, and business events, to revitalize downtown Berwick and increase economic activity in the community.

“Not only will the theater once again be a center for local arts, but the renovations will create jobs, spur local businesses, and strengthen the identity of the community as a whole,” USDA Rural Development State Director Tom Williams said.

Pennsylvania Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$239,302,844	64	\$25,760,000	7	\$26,410,000	9	\$291,472,844	80
IRP	\$6,324,000	12	\$2,173,933	4	\$500,000	1	\$8,997,933	17
Renewable Energy	\$41,605,497	207	\$3,135,243	72	\$1,263,319	36	\$46,004,059	315
Business Grants	\$5,864,162	74	\$709,000	10	\$733,000	11	\$7,306,162	95
REDLG	\$109,812	1	\$0	0	\$0	0	\$109,812	1
VAPG	\$1,381,954	22	\$689,428	10	\$1,732,920	15	\$3,804,302	47
SFH Direct	\$181,782,049	1,286	\$21,184,232	153	\$23,390,950	174	\$226,357,231	1,613
SFH Guaranteed	\$3,520,259,710	26,664	\$641,994,935	4,880	\$591,853,418	4,393	\$4,754,108,063	35,937
SFH Repairs	\$10,305,098	2,025	\$1,454,722	256	\$1,752,763	323	\$13,512,583	2,604
SFH Self-Help Grants	\$2,092,569	6	\$150,000	2	\$0	0	\$2,242,569	8
MFH Direct	\$13,690,691	23	\$8,235,775	12	\$0	0	\$21,926,466	35
MFH Guaranteed	\$6,367,800	4	\$3,500,000	1	\$0	0	\$9,867,800	5
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$136,011,372	1,157	\$26,530,944	223	\$34,698,535	279	\$197,240,851	1,659
CF Direct	\$305,241,250	150	\$182,327,220	34	\$3,972,840	19	\$491,541,310	203
CF Guaranteed	\$104,584,472	12	\$16,950,000	1	\$30,000,000	1	\$151,534,472	14
CF Grants	\$6,212,880	140	\$683,800	23	\$915,100	30	\$7,811,780	193
WWD Direct	\$356,552,850	104	\$57,262,000	14	\$38,654,900	10	\$452,469,750	128
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$105,963,870	57	\$16,864,800	10	\$16,344,000	6	\$139,172,670	73
Telecom	\$4,382,538	18	\$0	0	\$1,040,955	4	\$5,423,493	22
Electric	\$152,142,000	9	\$0	0	\$18,000,000	1	\$170,142,000	10
All Other Programs	\$10,817,969	69	\$707,067	16	\$694,460	51	\$12,219,497	136
PENNSYLVANIA TOTAL	\$5,210,995,387	32,104	\$1,010,313,099	5,728	\$791,957,160	5,363	\$7,013,265,647	43,195

Puerto Rico

Water and Environmental Programs

Protecting Natural Resources and Promoting Economic Growth in Rural Puerto Rico

Vieques is a small, rural island located about 8 miles off Puerto Rico's eastern coast, with a population of 9,350 people, living on just 52 square miles of land. Residents face serious economic hardships, such as very low income and a higher unemployment rate than that on the mainland.

Vieques's landfill, located in the community of Puerto Diablo, is unsafe and a potential health, safety, and environmental hazard. The problems arose, in part, because despite being the largest community on the island, Puerto Diablo is also one of its most economically depressed places. The unemployment rate is almost 18 percent, the poverty rate is 37 percent, and residents' per capita income is about \$6,380. Municipal leaders needed help to implement adequate, responsible, professional, and safe management of the landfill.

USDA Rural Development provided a \$54,000 Solid Waste Management Grant for technical assistance and training to better manage the site. The Cooperativa de Servicios Profesionales, in collaboration with the Municipality of Vieques, Puerto Rico Sierra Club, University of Puerto Rico, Puerto Rico Department of



Future leaders learning about the recycling and composting program in Vieques, Puerto Rico.

Education, and community leaders, are teaching local residents about conservation of water resources and helping to implement a recycling and composting program.

USDA Rural Development is targeting assistance to Vieques through its *StrikeForce for Rural Growth and Opportunity Initiative* to combat rural poverty. The recycling and composting program is expected to create new jobs in this economically distressed locale.

With this USDA Rural Development assistance, this community will have the opportunity to reinforce sustainability through a successful solid waste management program.

Puerto Rico Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$42,158,384	20	\$2,777,136	4	\$0	0	\$44,935,520	24
IRP	\$1,067,000	3	\$486,861	1	\$0	0	\$1,553,861	4
Renewable Energy	\$1,324,867	28	\$1,241,250	16	\$737,915	20	\$3,304,032	64
Business Grants	\$2,512,327	25	\$246,000	6	\$253,000	6	\$3,011,327	37
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$2,056,390	10	\$1,683,000	8	\$1,590,006	8	\$5,329,396	26
SFH Direct	\$93,845,877	968	\$13,734,011	136	\$11,661,173	114	\$119,241,061	1,218
SFH Guaranteed	\$1,974,012,420	16,933	\$245,216,423	2,169	\$224,659,572	1,997	\$2,443,888,415	21,099
SFH Repairs	\$2,995,775	548	\$512,670	88	\$789,260	152	\$4,297,705	788
SFH Self-Help Grants	\$315,000	1	\$0	0	\$0	0	\$315,000	1
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$2,417,979	2	\$0	0	\$0	0	\$2,417,979	2
Rental Assistance	\$105,462,216	369	\$17,572,893	61	\$26,809,671	87	\$149,844,780	517
CF Direct	\$54,514,450	54	\$13,879,322	16	\$18,000,592	14	\$86,394,364	84
CF Guaranteed	\$3,144,480	2	\$0	0	\$0	0	\$3,144,480	2
CF Grants	\$3,136,142	59	\$198,400	9	\$320,300	7	\$3,654,842	75
WWD Direct	\$83,693,325	31	\$11,714,000	7	\$10,905,000	6	\$106,312,325	44
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$33,628,598	37	\$3,309,000	12	\$3,229,000	5	\$40,166,598	54
Telecom	\$1,696,696	4	\$0	0	\$0	0	\$1,696,696	4
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$2,601,949	44	\$125,237	11	\$897,266	9	\$3,624,451	64
PUERTO RICO TOTAL	\$2,410,583,875	19,138	\$312,696,202	2,544	\$299,852,755	2,425	\$3,023,132,832	24,107

Rhode Island

Water and Environmental Programs

USDA Helps Improve Quality of Life for Pascoag Utility District Customers

More than 1,000 families in Rhode Island's Pascoag Utility District will soon enjoy improved water quality, thanks to \$2.4 million in loans and grants awarded by USDA Rural Development. Announced on Earth Day 2016, the funds are being used to upgrade nearly 30,000 feet of deteriorating water mains.

The improvements will support a self-help housing initiative in local Burillville Village, also financed by USDA Rural Development. The self-help project is helping 30 local low- and very low-income families construct their own affordable homes by providing their own "sweat equity." Seven homes are already almost complete. Supervision and technical assistance are provided by USDA's partners in the initiative, Rhode Island Housing and Neighborworks®. When finished, the homes will be connected to high-quality water supplies through the Pascoag project.

The Pascoag water improvements project is the first project in southern New England submitted and approved through USDA Rural Development's new "RD Apply" online application system.



Scott Soares (second from left), Rural Development State Director for Massachusetts, Connecticut, and Rhode Island, celebrates the award to improve the water system with Pascoag Utility District officials and other Rural Development employees.

RD Apply's automated process reduces paperwork, eliminates bottlenecks, and saves time and money for communities applying for USDA utilities program loans and grants.

USDA assistance made the water system improvements possible at a reasonable cost to customers, said Michael Kirkwood, general manager and CEO of the Pascoag Utility District. "Commercial lenders were not a viable option for us," he said. "The low interest rate, 40-year repayment term, and Federal grant made it doable without having to greatly increase utility costs."

Rhode Island Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$1,766,000	1	\$0	0	\$0	0	\$1,766,000	1
IRP	\$0	0	\$0	0	\$0	0	\$0	0
Renewable Energy	\$868,435	30	\$876,023	14	\$492,207	12	\$2,236,665	56
Business Grants	\$474,010	9	\$83,000	3	\$183,000	5	\$740,010	17
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$200,000	2	\$0	0	\$37,500	1	\$237,500	3
SFH Direct	\$22,373,831	107	\$2,729,865	11	\$3,801,991	21	\$28,905,687	139
SFH Guaranteed	\$178,963,825	893	\$32,893,222	154	\$19,299,781	86	\$231,156,828	1,133
SFH Repairs	\$576,886	100	\$88,921	15	\$32,662	8	\$698,469	123
SFH Self-Help Grants	\$345,250	1	\$0	0	\$0	0	\$345,250	1
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$1,114,000	1	\$0	0	\$0	0	\$1,114,000	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$10,806,120	63	\$1,871,904	9	\$3,569,557	16	\$16,247,581	88
CF Direct	\$17,394,090	11	\$6,253,823	2	\$5,460,562	2	\$29,108,475	15
CF Guaranteed	\$384,000	1	\$0	0	\$0	0	\$384,000	1
CF Grants	\$448,578	20	\$113,900	3	\$174,000	8	\$736,478	31
WWD Direct	\$15,135,000	26	\$4,760,000	2	\$6,247,000	5	\$26,142,000	33
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$13,534,950	31	\$1,780,000	2	\$1,842,000	5	\$17,156,950	38
Telecom	\$0	0	\$0	0	\$0	0	\$0	0
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$150,000	3	\$23,592	3	\$61,969	3	\$235,561	9
RHODE ISLAND TOTAL	\$264,534,975	1,299	\$51,474,250	218	\$41,202,230	172	\$357,211,454	1,689

South Carolina

Housing Programs

USDA and Partners Help Residents After 1,000-Year Flood

In October 2015, South Carolina experienced a “1,000-year flood,” historic levels of rainfall, in the “Low Country” along the seacoast. Seventeen USDA Rural Development-financed multi-family housing properties in the State were impacted by the flood, but none more so than Meadowfield Apartments in rural Summerton, SC.

Residents of Meadowfield Apartments had to evacuate during the flash floods. They were relocated to other housing in the region, as representatives from USDA Rural Development, along with the U.S. Department of Housing and Urban Development, City of Manning, and many others, worked together to rebuild and repair the damage to the property.

Crews worked tirelessly for 7 days straight to remove more than 141 tons of debris and get the units ready for reconstruction. Word spread through the community about what had happened, and overwhelming support began to arrive. Many local agencies, churches, and organizations brought meals, supplies, water, and offers of help throughout the process.



One of the clean-up crews that helped repair flood damage to Meadowfield Apartments, a USDA Rural Development-financed rural rental housing property in Summerton, SC.

Initial estimates to remove debris and rebuild the property exceeded \$1.4 million. Through collaboration between USDA Rural Development and the partners, and volunteer efforts by debris-removal and construction crews, only approximately \$400,000 was needed from the property’s reserve funds for the repairs.

In mid-December, the property was ready for occupancy again, and residents began arriving home just in time for Christmas. The generosity of the community continued, with donations of household goodie bags, gift cards, new mattresses from the Salvation Army, and lamps and chairs from the City of Manning. Renewal of Meadowfield Apartments was finished in just under 3 months, thanks to the spirit of cooperation between the government, the property managers, the community, and many others.

South Carolina Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$235,743,483	82	\$14,882,500	7	\$47,279,182	11	\$297,905,165	100
IRP	\$6,513,782	12	\$400,000	1	\$0	0	\$6,913,782	13
Renewable Energy	\$4,251,130	93	\$239,099	16	\$15,716,635	15	\$20,206,864	124
Business Grants	\$6,251,808	86	\$620,000	11	\$668,000	13	\$7,539,808	110
REDLG	\$15,865,560	22	\$2,000,000	2	\$3,300,000	4	\$21,165,560	28
VAPG	\$1,862,742	13	\$1,130,254	5	\$706,681	5	\$3,699,677	23
SFH Direct	\$192,621,739	1,563	\$27,181,873	211	\$22,501,048	172	\$242,304,660	1,946
SFH Guaranteed	\$2,782,720,792	21,115	\$521,859,624	3,805	\$489,583,164	3,503	\$3,794,163,580	28,423
SFH Repairs	\$9,036,280	1,270	\$1,258,778	177	\$1,487,588	219	\$11,782,646	1,666
SFH Self-Help Grants	\$275,000	1	\$0	0	\$0	0	\$275,000	1
MFH Direct	\$27,625,372	33	\$11,025,993	12	\$3,175,612	5	\$41,826,977	50
MFH Guaranteed	\$18,634,251	22	\$0	0	\$2,450,000	2	\$21,084,251	24
Farm Labor Housing	\$0	0	\$2,376,800	2	\$840,215	2	\$3,217,015	4
Rental Assistance	\$151,201,104	1,254	\$27,120,997	226	\$40,084,358	304	\$218,406,459	1,784
CF Direct	\$256,835,310	97	\$64,238,062	24	\$99,467,098	34	\$420,540,470	155
CF Guaranteed	\$28,086,300	10	\$15,000,000	2	\$7,000,000	2	\$50,086,300	14
CF Grants	\$15,734,477	148	\$1,388,700	37	\$1,347,100	32	\$18,470,277	217
WWD Direct	\$312,093,292	110	\$49,236,068	17	\$62,977,000	13	\$424,306,360	140
WWD Guaranteed	\$1,323,600	1	\$0	0	\$3,100,000	1	\$4,423,600	2
WWD Grants	\$150,583,950	78	\$12,691,199	14	\$9,145,300	12	\$172,420,449	104
Telecom	\$205,429,974	21	\$13,994,912	6	\$1,274,853	4	\$220,699,739	31
Electric	\$823,545,000	19	\$115,704,000	4	\$302,421,000	5	\$1,241,670,000	28
All Other Programs	\$5,794,289	53	\$1,757,743	202	\$1,424,746	234	\$8,976,778	489
SOUTH CAROLINA TOTAL	\$5,252,029,235	26,103	\$884,106,602	4,781	\$1,115,949,580	4,592	\$7,252,085,417	35,476

South Dakota

Business Programs

USDA Helps South Dakota Tribe Explore Local Foods Options

USDA Rural Development in South Dakota is working with members of the Sisseton Wahpeton Oyate Tribe to increase access to fresh, locally produced food. Championing local food projects can help the tribe stimulate economic development and job creation, promote education and positive eating habits in schools, increase access to healthy foods, and provide opportunities for beginning farmers to learn effective farming and marketing practices.

USDA Rural Development provided an \$188,000 Rural Business Development Grant through USDA's *StrikeForce for Rural Growth and Opportunity Initiative* for a market study to determine demand for value-added foods in the area, and a feasibility study to help guide production of local foods.

USDA's *StrikeForce* initiative targets USDA assistance to persistent poverty areas. The Sisseton Wahpeton Oyate Reservation is one of the lowest median-household income communities in the United States, with an overall poverty rate of 22.9 percent and 37 percent of children living in poverty.

This collaborative effort between USDA and tribal leaders is the first step to increase locally grown food products and expand access to healthy foods that will provide long-term benefits for local residents. This project seeks to empower tribal partners, and



Volunteer Joe Williams helps tend the Sisseton Wahpeton Oyate community garden.

other team members at the local, State, and Federal levels, to work collectively toward sustainable local foods systems that will build wealth within tribal communities. The project will also support food sovereignty for the Sisseton Wahpeton Oyate people, the right to produce healthy, culturally appropriate foods through ecologically sound and sustainable systems as determined by the tribe.

"The concept of food sovereignty has been a part of American Indian way of life for thousands of years," said Sisseton Wahpeton Oyate Chairman Dave Flute. "It is exciting as a modern-day tribe to reestablish ourselves in food production and trade for economic growth."

South Dakota Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$81,016,272	44	\$1,239,000	2	\$50,896,802	9	\$133,152,074	55
IRP	\$10,164,000	16	\$3,553,141	5	\$2,000,000	2	\$15,717,141	23
Renewable Energy	\$8,556,397	213	\$1,121,346	53	\$521,767	26	\$10,199,510	292
Business Grants	\$5,253,503	63	\$255,995	4	\$596,181	6	\$6,105,679	73
REDLG	\$9,891,000	26	\$2,335,000	7	\$1,812,000	5	\$14,038,000	38
VAPG	\$1,048,815	8	\$303,907	2	\$499,958	2	\$1,852,680	12
SFH Direct	\$70,273,946	659	\$11,132,596	90	\$10,943,937	85	\$92,350,479	834
SFH Guaranteed	\$954,886,459	7,913	\$179,091,825	1,355	\$150,939,713	1,119	\$1,284,917,997	10,387
SFH Repairs	\$2,027,071	399	\$263,137	57	\$172,916	36	\$2,463,124	492
SFH Self-Help Grants	\$1,791,110	7	\$993,317	4	\$0	0	\$2,784,427	11
MFH Direct	\$6,391,304	18	\$489,000	1	\$11,725,842	4	\$18,606,146	23
MFH Guaranteed	\$1,225,900	1	\$0	0	\$0	0	\$1,225,900	1
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$80,205,587	926	\$11,236,284	180	\$16,899,650	232	\$108,341,521	1,338
CF Direct	\$108,347,466	88	\$12,543,300	7	\$41,145,000	11	\$162,035,766	106
CF Guaranteed	\$22,423,000	8	\$0	0	\$0	0	\$22,423,000	8
CF Grants	\$7,644,117	107	\$987,400	16	\$691,100	13	\$9,322,617	136
WWD Direct	\$110,573,000	111	\$13,238,000	8	\$13,148,000	8	\$136,959,000	127
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$102,160,570	89	\$9,248,000	10	\$6,461,846	12	\$117,870,416	111
Telecom	\$133,529,648	25	\$1,097,168	4	\$17,577,963	5	\$152,204,779	34
Electric	\$715,154,000	48	\$7,741,000	2	\$95,109,000	4	\$818,004,000	54
All Other Programs	\$6,853,708	40	\$1,130,901	185	\$1,677,915	415	\$9,662,524	640
SOUTH DAKOTA TOTAL	\$2,439,416,873	10,809	\$258,000,317	1,992	\$422,819,590	1,994	\$3,120,236,780	14,795

Tennessee

Community Programs

USDA Helps University Stay Competitive in the Higher Education Market

Nestled in the foothills of the Great Smoky Mountains in rural southeast Tennessee lies the small yet charming Tennessee Wesleyan University (TWU), a liberal arts school committed to providing a wide range of studies to help each student achieve their dreams. TWU's dedicated faculty and administration strive to provide the resources and individualized support to ensure that each student receives a quality education and obtains the proper skills needed to succeed in his or her career and life. To accomplish this, updated campus facilities were both a necessity and priority.

TWU President Harley Knowles went to Director of Facilities Management Mike Ingram and his staff and asked what they would fix if they had the money to make the biggest difference for the most people. School leaders worked with staff at the USDA Rural Development Chattanooga Area Office to explore affordable financing options from USDA. As a result, the university received a \$20.6 million Rural Development Community Facilities Loan to construct a 30,000-square-foot student life building, improve other buildings on campus, renovate its parking lot, and refinance a portion of the college's debt.

Besides essential upgrades and repairs around campus, the USDA Rural Development loan also allows the university to focus



The future home of Colloms Campus Center, a new student life building for TWU students. USDA Rural Development financing is helping the university build the new center and make other critical improvements to its facilities.

on the future and expand available programs and services for students in the region. "The context of these projects is to prepare the institution for the next level of growth," Knowles said. "We are working to ensure we stay relevant in a competitive, higher education market, so we can continue to serve a wide range of students from our community and beyond."

The student life building, the "Colloms Campus Center," will provide improved activity and event space, student services, and staff offices. Improvements to existing buildings include roof replacement and installation of heating and cooling systems.

TWU is located in McMinn County, one of 53 counties in Tennessee benefiting from USDA's *StrikeForce for Rural Growth and Opportunity Initiative* to combat persistent poverty in rural communities.

Tennessee Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$244,899,758	69	\$27,079,000	6	\$20,642,000	6	\$292,620,758	81
IRP	\$1,150,000	2	\$0	0	\$524,207	1	\$1,674,207	3
Renewable Energy	\$8,814,116	234	\$3,191,668	75	\$1,186,891	53	\$13,192,676	362
Business Grants	\$6,835,626	247	\$733,000	26	\$1,284,000	36	\$8,852,626	309
REDLG	\$27,796,752	40	\$4,483,334	4	\$3,640,000	4	\$35,920,086	48
VAPG	\$1,066,863	9	\$49,500	1	\$356,654	4	\$1,473,017	14
SFH Direct	\$197,446,494	1,871	\$20,515,368	186	\$21,934,512	191	\$239,896,374	2,248
SFH Guaranteed	\$3,744,177,758	31,625	\$931,690,869	7,256	\$812,037,497	6,211	\$5,487,906,124	45,092
SFH Repairs	\$11,031,343	2,296	\$1,656,601	325	\$1,999,365	378	\$14,687,309	2,999
SFH Self-Help Grants	\$1,006,400	2	\$0	0	\$832,578	3	\$1,838,978	5
MFH Direct	\$10,345,853	14	\$17,751,555	18	\$0	0	\$28,097,408	32
MFH Guaranteed	\$29,263,802	18	\$20,351,345	21	\$400,000	1	\$50,015,147	40
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$136,394,100	1,321	\$26,230,512	256	\$34,843,806	302	\$197,468,418	1,879
CF Direct	\$252,299,758	154	\$88,235,400	21	\$71,195,900	23	\$411,731,058	198
CF Guaranteed	\$1,450,000	2	\$0	0	\$14,875,239	1	\$16,325,239	3
CF Grants	\$8,742,018	257	\$654,700	23	\$1,139,730	36	\$10,536,448	316
WWD Direct	\$198,792,400	167	\$22,413,500	18	\$26,772,000	20	\$247,977,900	205
WWD Guaranteed	\$2,488,840	1	\$0	0	\$0	0	\$2,488,840	1
WWD Grants	\$81,417,366	175	\$12,315,500	21	\$9,888,785	24	\$103,621,651	220
Telecom	\$235,957,236	38	\$627,523	2	\$3,489,432	8	\$240,074,191	48
Electric	\$231,724,000	14	\$30,000,000	1	\$17,000,000	1	\$278,724,000	16
All Other Programs	\$19,424,820	74	\$1,771,917	57	\$431,882	90	\$21,628,620	221
TENNESSEE TOTAL	\$5,452,525,303	38,630	\$1,209,751,293	8,317	\$1,044,474,479	7,393	\$7,706,751,074	54,340

Texas

Water and Environmental Programs

Building Infrastructure and Opportunity in Rural South Texas

La Villa is a very small, rural community in south Texas with a population of only about 1,950 people. La Villa's wastewater system was failing, but city leaders had limited resources for infrastructure development. Almost half of residents live below the poverty line.

USDA Rural Development provided La Villa, TX, with \$4 million in affordable loan and grant assistance through the Water and Waste Disposal Program to replace its aging aerated wastewater system with a new mechanical wastewater treatment plant. The sewer system improvements and expansion will help the city comply with Federal and State environmental quality requirements.

USDA Rural Development Texas State Director Paco Valentin, city, State, and Federal officials, local schoolchildren, and residents celebrated the funding from USDA for Earth Day 2016.

La Villa is in Hidalgo County, one of the counties where USDA Rural Development is focusing additional assistance as part of the USDA



StrikeForce initiative to combat rural poverty. Besides safeguarding residents' health and protecting the environment, the wastewater treatment plant expansion will also be a vehicle for economic growth and job creation. For instance, additional construction jobs will bring work crews from outside the area, resulting in increased business at local restaurants and hotels. Most importantly, however, the project will improve the quality of life for the families and children that live in La Villa.

Texas Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$365,297,578	84	\$35,000,000	2	\$48,355,550	9	\$448,653,128	95
IRP	\$4,655,000	9	\$1,000,000	1	\$500,000	1	\$6,155,000	11
Renewable Energy	\$38,724,766	278	\$2,764,521	56	\$15,576,947	47	\$57,066,234	381
Business Grants	\$8,733,310	60	\$871,000	5	\$931,870	6	\$10,536,180	71
REDLG	\$1,040,000	2	\$2,000,000	1	\$1,000,000	1	\$4,040,000	4
VAPG	\$1,947,123	14	\$1,149,061	11	\$241,189	5	\$3,337,373	30
SFH Direct	\$319,553,743	3,208	\$29,399,725	277	\$36,318,473	322	\$385,271,941	3,807
SFH Guaranteed	\$5,485,171,915	41,702	\$764,207,813	5,153	\$616,189,125	3,979	\$6,865,568,853	50,834
SFH Repairs	\$17,954,446	2,835	\$2,800,964	428	\$3,538,288	642	\$24,293,698	3,905
SFH Self-Help Grants	\$2,642,040	10	\$60,795	2	\$281,500	1	\$2,984,335	13
MFH Direct	\$1,973,573	7	\$3,012,774	2	\$0	0	\$4,986,347	9
MFH Guaranteed	\$45,924,312	24	\$14,619,868	9	\$32,171,822	11	\$92,716,002	44
Farm Labor Housing	\$19,911,905	11	\$0	0	\$2,400,000	1	\$22,311,905	12
Rental Assistance	\$252,884,340	2,800	\$47,881,964	526	\$60,002,523	628	\$360,768,827	3,954
CF Direct	\$174,142,978	114	\$45,055,500	13	\$71,836,900	19	\$291,035,378	146
CF Guaranteed	\$36,183,426	9	\$3,000,000	1	\$0	0	\$39,183,426	10
CF Grants	\$14,910,601	162	\$534,000	16	\$1,179,600	31	\$16,624,201	209
WWD Direct	\$270,693,930	143	\$132,825,068	41	\$67,092,300	31	\$470,611,298	215
WWD Guaranteed	\$2,910,784	3	\$0	0	\$800,000	1	\$3,710,784	4
WWD Grants	\$150,541,858	185	\$29,637,040	67	\$29,154,855	85	\$209,333,753	337
Telecom	\$326,475,220	61	\$13,450,000	1	\$14,691,780	2	\$354,617,000	64
Electric	\$2,033,431,000	47	\$0	0	\$158,660,000	2	\$2,192,091,000	49
All Other Programs	\$5,598,131	36	\$1,206,557	174	\$1,437,252	231	\$8,241,940	441
TEXAS TOTAL	\$9,581,301,979	51,804	\$1,130,476,649	6,786	\$1,162,359,974	6,055	\$11,874,138,602	64,645

Utah

Community Programs

Center for Adults With Disabilities Stays Rural To Improve Lives

Living in a rural area with fresh air and wide open spaces may seem ideal, but for an adult with developmental or physical disabilities, rural areas pose many challenges. In rural places, access to specialized care is limited and that's where TURN Community Services, a nonprofit agency, plays an important role for the people of Richfield, UT.

TURN has locations throughout the State where their staff offer residential and employment services, day programs, and art centers for adults with disabilities. The organization opened a day center on Richfield's main street in an old building that didn't quite fit their needs. After discovering a few physical problems with the building, including difficult handicap-accessibility, administrators began looking to move. TURN administrators wanted to own their own building to better establish security and control over the building's future, and be able to meet the individual needs of the people they serve.

USDA Rural Development provided a \$494,000 Community Facilities loan and grant to construct a new center, which provides space for art classes, vocational training, outdoor experiences, and



A group of clients gather to sing during a music class offered at the TURN Community Services City Center for the Arts.

administrative activities. This center is also equipped to participate in distance learning, which connects center locations around the State to one another and allows clients even more chances to engage in the world around them.

"This is a social program," says Jan Parke, Director of Housing and Development, "This is a place to help them experience things that they're not going to if they're sitting in a little country home somewhere." Parke says it is important for TURN to have rural locations, such as the one in Richfield, so clients can maintain their same social networks and sense of community but also get the assistance they need.

"You keep them where they already feel accepted. You just help them move on with their life," she says.

Utah Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$82,652,881	44	\$22,638,930	7	\$23,741,000	8	\$129,032,811	59
IRP	\$356,000	2	\$0	0	\$0	0	\$356,000	2
Renewable Energy	\$2,966,088	50	\$921,021	10	\$529,704	15	\$4,416,813	75
Business Grants	\$2,253,727	39	\$134,000	4	\$306,286	5	\$2,694,013	48
REDLG	\$3,942,000	5	\$0	0	\$0	0	\$3,942,000	5
VAPG	\$1,755,799	11	\$250,000	1	\$262,500	2	\$2,268,299	14
SFH Direct	\$274,793,184	1,688	\$25,560,807	148	\$37,342,224	201	\$337,696,215	2,037
SFH Guaranteed	\$2,206,154,838	13,137	\$422,648,031	2,240	\$335,660,943	1,702	\$2,964,463,812	17,079
SFH Repairs	\$1,836,071	316	\$159,919	28	\$234,734	34	\$2,230,724	378
SFH Self-Help Grants	\$15,009,409	24	\$3,465,890	8	\$4,033,024	5	\$22,508,323	37
MFH Direct	\$2,665,446	7	\$0	0	\$0	0	\$2,665,446	7
MFH Guaranteed	\$750,000	1	\$940,000	1	\$0	0	\$1,690,000	2
Farm Labor Housing	\$1,000,000	1	\$0	0	\$0	0	\$1,000,000	1
Rental Assistance	\$42,402,480	335	\$8,127,360	59	\$9,137,509	74	\$59,667,349	468
CF Direct	\$82,650,500	28	\$7,242,100	3	\$42,306,980	9	\$132,199,580	40
CF Guaranteed	\$73,929,202	16	\$0	0	\$10,925,000	2	\$84,854,202	18
CF Grants	\$2,559,871	42	\$83,900	2	\$225,400	7	\$2,869,171	51
WWD Direct	\$36,549,800	27	\$4,672,000	1	\$4,809,000	1	\$46,030,800	29
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$34,518,153	31	\$4,663,000	6	\$7,864,212	7	\$47,045,365	44
Telecom	\$22,173,915	15	\$339,480	2	\$304,132	1	\$22,817,527	18
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$350,000	7	\$55,016	3	\$148,186	15	\$553,202	25
UTAH TOTAL	\$2,891,269,364	15,826	\$501,901,454	2,523	\$477,830,834	2,088	\$3,871,001,652	20,437

Vermont

Housing Programs

New USDA Rural Development Program Promises Better Rural Housing

A new USDA Rural Development program helped Dennis Miller of Putney, VT, make his dream of homeownership a reality. He took advantage of a strong working relationship between USDA and local and State housing organizations to become the first USDA borrower to purchase an energy-efficient manufactured home for placement in a park.

New technologies make it possible to manufacture high-quality, highly energy-efficient homes at affordable prices—offering huge potential benefits in Vermont, with its cold winters and aging housing. However, conventional lenders are reluctant to provide traditional mortgages for this improved manufactured housing. In response to this need, USDA Rural Development launched the Energy Efficient Manufactured Home Pilot Program, which gives current and future residents of manufactured home parks the opportunity to finance a modular home with a USDA single-family housing loan.

USDA cooperated with the Windham & Windsor Housing Trust, the State of Vermont, the Vermont Housing and Conservation



Dennis Miller on the front steps of his new energy-efficient USDA Rural Development-financed modular home.

Board, and Champlain Housing Trust to enable Miller to take out an affordable USDA home loan to buy an energy-efficient modular home, incorporating solar panels, to locate in the Locust Hill Mobile Home Park.

The partnership that made the purchase possible promises new housing opportunities to Vermonters, 7 percent of whom live in manufactured homes, and points the way to better affordable housing options across rural America.

Vermont Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$33,556,880	13	\$0	0	\$12,000,000	1	\$45,556,880	14
IRP	\$8,368,000	12	\$2,000,000	2	\$1,250,000	2	\$11,618,000	16
Renewable Energy	\$10,441,438	253	\$1,558,924	46	\$3,023,926	44	\$15,024,288	343
Business Grants	\$8,398,087	110	\$1,392,717	19	\$1,294,414	21	\$11,085,218	150
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$1,458,212	15	\$969,909	9	\$1,153,703	8	\$3,581,824	32
SFH Direct	\$66,751,404	473	\$9,685,263	64	\$8,968,462	61	\$85,405,129	598
SFH Guaranteed	\$497,784,054	3,073	\$80,614,463	510	\$68,441,109	414	\$646,839,626	3,997
SFH Repairs	\$2,569,754	487	\$300,429	48	\$510,131	86	\$3,380,314	621
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$17,036,281	23	\$2,786,707	3	\$8,577,436	10	\$28,400,424	36
MFH Guaranteed	\$300,000	1	\$0	0	\$0	0	\$300,000	1
Farm Labor Housing	\$464,035	5	\$0	0	\$0	0	\$464,035	5
Rental Assistance	\$44,291,947	330	\$7,338,552	55	\$11,429,642	80	\$63,060,141	465
CF Direct	\$18,346,350	45	\$3,897,700	12	\$9,214,400	8	\$31,458,450	65
CF Guaranteed	\$8,502,826	8	\$65,000	1	\$2,800,000	1	\$11,367,826	10
CF Grants	\$3,147,619	117	\$501,400	23	\$928,900	22	\$4,577,919	162
WWD Direct	\$46,658,200	39	\$9,309,000	8	\$11,331,000	15	\$67,298,200	62
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$47,742,629	53	\$6,443,830	17	\$7,475,892	18	\$61,662,351	88
Telecom	\$124,794,862	13	\$0	0	\$0	0	\$124,794,862	13
Electric	\$15,300,000	2	\$53,141,000	2	\$0	0	\$68,441,000	4
All Other Programs	\$2,661,146	26	\$400,000	5	\$1,367,042	9	\$4,428,188	40
VERMONT TOTAL	\$958,573,724	5,098	\$180,404,894	824	\$149,766,057	800	\$1,288,744,675	6,722

Virginia

Housing Programs

Rockingham Family Achieves the American Dream

USDA Rural Development celebrated National Homeownership Month in June 2016 with a young family, Alias and Ansam Khader and their three children, whose dreams recently came true when they were able to purchase their first home. USDA Rural Development provided the Khaders with an affordable, low-interest \$210,000 home loan for the purchase.

The Khader family immigrated to the United States from Iraq. They left their home country in 2008 seeking safety and better opportunities for their household, eventually settling in Rockingham, VA.

USDA Rural Development's Single-Family Housing Direct Loan Program helps lower income rural families and individuals get homes of their own. Payment assistance is provided to reduce the mortgage payments for a short time.

Homeownership through this program helps rural families but also lays the groundwork for entire communities to move toward growth and development. It helps residents build household wealth, fund



education through home equity, and otherwise climb ladders of economic opportunity. Additionally, it creates jobs for local builders, realtors, appraisers, and durable goods manufacturers.

Rural Housing Service Administrator Tony Hernandez; former Rural Development Virginia State Director Basil Gooden; Virginia Rural Development employees; and local officials joined the Khader family on the front porch of their newly constructed home for the June 2016 celebration and key presentation.

"We are very happy," Khader said at the event. "Big dreams come true."

Virginia Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$145,768,489	56	\$16,801,707	7	\$46,492,035	9	\$209,062,231	72
IRP	\$1,207,000	3	\$0	0	\$0	0	\$1,207,000	3
Renewable Energy	\$6,976,466	175	\$2,212,222	40	\$841,190	35	\$10,029,878	250
Business Grants	\$4,669,167	58	\$607,000	10	\$596,000	7	\$5,872,167	75
REDLG	\$1,905,000	4	\$0	0	\$0	0	\$1,905,000	4
VAPG	\$6,069,374	38	\$3,969,140	30	\$3,914,202	20	\$13,952,716	88
SFH Direct	\$137,652,144	994	\$13,792,327	109	\$18,939,661	131	\$170,384,132	1,234
SFH Guaranteed	\$3,106,892,937	20,335	\$626,215,261	3,858	\$575,275,424	3,533	\$4,308,383,622	27,726
SFH Repairs	\$6,890,658	1,136	\$1,115,908	169	\$1,529,146	258	\$9,535,712	1,563
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$10,253,296	17	\$941,238	1	\$0	0	\$11,194,534	18
MFH Guaranteed	\$4,748,864	2	\$0	0	\$500,000	1	\$5,248,864	3
Farm Labor Housing	\$2,000,000	2	\$4,250,000	3	\$0	0	\$6,250,000	5
Rental Assistance	\$138,062,520	1,145	\$29,084,460	211	\$34,886,986	245	\$202,033,966	1,601
CF Direct	\$213,312,234	155	\$10,560,900	16	\$72,642,600	36	\$296,515,734	207
CF Guaranteed	\$326,000	1	\$0	0	\$9,400,000	3	\$9,726,000	4
CF Grants	\$14,916,781	414	\$774,500	21	\$1,477,600	43	\$17,168,881	478
WWD Direct	\$266,105,280	108	\$24,034,000	12	\$40,955,000	13	\$331,094,280	133
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$100,097,538	99	\$11,482,700	20	\$10,336,000	25	\$121,916,238	144
Telecom	\$103,852,950	28	\$3,373,158	2	\$2,412,290	3	\$109,638,398	33
Electric	\$3,241,176,000	28	\$254,238,000	2	\$445,462,000	5	\$3,940,876,000	35
All Other Programs	\$7,638,653	37	\$603,850	23	\$557,631	25	\$8,800,135	85
VIRGINIA TOTAL	\$7,520,521,351	24,835	\$1,004,056,372	4,534	\$1,266,217,765	4,392	\$9,790,795,487	33,761

Washington

Housing Programs

Protecting Heritage Affordable Housing in Growing Washington Markets

Lower income rural and urban residents alike often struggle due to limited availability of affordable housing, but the low population base and rising property values in many rural communities can compound the problem for rural families.

In the Washington State communities of Ellensburg, Cashmere, Selah, and Leavenworth, market forces were encouraging the removal of older multi-family properties in favor of development of higher-end single-family homes. Preserving affordable housing is critical to maintaining the overall health of a rural community. Every housing unit counts because the demand in these Washington communities—like that in many other places across the country—exceeds the supply.

To help preserve affordable rural rental housing for low- to moderate-income residents in the area, USDA Rural Development provided a guarantee on a \$4.63 million loan, from lender Churchill Stateside Group, to rehabilitate and remodel six aging USDA-financed rural rental housing complexes. The project, managed by HopeSource II Rural Preservation Associates, included renovating 146 apartment units at the various properties. Besides partners



USDA Rural Development and Churchill Stateside Group, the project was also supported through the Washington State Housing Trust Fund and Low Income Housing Tax Credits.

Many of the residents in these multi-family properties are elderly, disabled, on a fixed income, or a combination of all three. Historically, these properties have had very low vacancy rates and long waiting lists. Losing such affordable housing, for example, Berg Rose in Leavenworth, WA, would be tragic. The loss would be almost impossible to replace as vacation rentals and second homes in this popular destination are driving both land and housing to expensive extremes that hinder development of new affordable housing.

Remodeling and rehabilitating these properties—originally built in the 1980s—will preserve the availability of affordable housing in these four rural communities for the next 30 years or more.

Washington Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$145,909,471	58	\$20,534,550	6	\$20,179,959	5	\$186,623,980	69
IRP	\$5,494,000	9	\$0	0	\$0	0	\$5,494,000	9
Renewable Energy	\$14,359,348	248	\$1,664,984	97	\$1,408,352	80	\$17,432,683	425
Business Grants	\$4,424,255	67	\$431,853	8	\$500,000	10	\$5,356,108	85
REDLG	\$1,330,000	4	\$0	0	\$0	0	\$1,330,000	4
VAPG	\$4,519,868	30	\$1,460,240	17	\$2,327,704	18	\$8,307,812	65
SFH Direct	\$280,314,916	1,589	\$27,854,196	164	\$35,765,503	184	\$343,934,615	1,937
SFH Guaranteed	\$3,510,305,094	18,579	\$537,446,456	2,729	\$413,457,933	1,986	\$4,461,209,483	23,294
SFH Repairs	\$3,494,158	502	\$302,317	45	\$476,627	74	\$4,273,102	621
SFH Self-Help Grants	\$19,846,852	22	\$2,583,426	8	\$3,495,087	4	\$25,925,365	34
MFH Direct	\$7,991,435	14	\$2,513,070	3	\$974,980	1	\$11,479,485	18
MFH Guaranteed	\$12,361,428	8	\$7,557,939	7	\$0	0	\$19,919,367	15
Farm Labor Housing	\$24,010,310	19	\$322,750	1	\$4,888,566	2	\$29,221,626	22
Rental Assistance	\$139,755,701	1,219	\$28,216,318	253	\$35,745,137	280	\$203,717,156	1,752
CF Direct	\$110,184,200	65	\$3,795,100	10	\$34,907,300	8	\$148,886,600	83
CF Guaranteed	\$25,535,100	9	\$0	0	\$2,748,771	2	\$28,283,871	11
CF Grants	\$4,513,313	100	\$446,500	10	\$1,040,931	13	\$6,000,744	123
WWD Direct	\$211,301,564	90	\$16,174,000	15	\$9,674,400	12	\$237,149,964	117
WWD Guaranteed	\$19,400,000	6	\$0	0	\$0	0	\$19,400,000	6
WWD Grants	\$48,589,085	45	\$5,773,700	8	\$5,908,200	12	\$60,270,985	65
Telecom	\$149,385,208	32	\$377,258	1	\$457,028	1	\$150,219,494	34
Electric	\$203,660,000	9	\$23,616,000	2	\$30,782,000	1	\$258,058,000	12
All Other Programs	\$7,369,783	36	\$1,612,516	196	\$1,948,528	346	\$10,930,827	578
WASHINGTON TOTAL	\$4,954,055,089	22,760	\$682,683,173	3,580	\$606,687,005	3,039	\$6,243,425,267	29,379

West Virginia

Housing Programs

New Partnership Will Help More West Virginians Become Homeowners

In June 2016, USDA Rural Development in West Virginia announced a new initiative to help low-income rural West Virginians turn their dreams of homeownership into a reality. USDA, the Federation of Appalachian Housing Enterprises (FAHE)—an Appalachian Kentucky-based nonprofit—and the West Virginia Housing Development Fund (known as “the Fund”), signed an agreement making the Fund the country’s only State housing finance agency to offer USDA home loans.

USDA Rural Development direct home loans help low- and very-low-income applicants buy, build, or own safe and affordable homes located in rural areas. The loans include payment assistance, a type of subsidy, to reduce the mortgage payments for a short time.

“For so many in our State, homeownership is out of reach,” Erica Boggess, the Fund’s Acting Executive Director, said. “USDA’s direct home loan program opens up new opportunities and gives them a real, lasting shot at a crucial part of the American dream. This is a great initiative, and we are proud to partner with USDA and FAHE.”



“Housing is a key issue for rural residents,” Jim King, FAHE’s CEO and President, remarked. “This partnership will empower them to make a better life for themselves and their families. We’ve been working with the Fund and USDA for years, and I’m proud of what we have accomplished and enthusiastic about where we go from here.”

Allowing West Virginia individuals and families to contact the State housing finance agency to apply for USDA home loans will help more rural residents access and use the program. “Partners like the West Virginia Housing Development Fund and FAHE have made this achievement possible, and we are very excited to create even more opportunities for rural America in the future,” USDA Rural Housing Service Administrator Tony Hernandez added. “We are building communities together in West Virginia and beyond.”

West Virginia Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$128,535,015	41	\$12,051,000	2	\$6,340,365	2	\$146,926,380	45
IRP	\$2,031,000	4	\$0	0	\$750,000	1	\$2,781,000	5
Renewable Energy	\$2,425,636	60	\$854,476	24	\$780,507	26	\$4,060,619	110
Business Grants	\$3,495,630	40	\$356,000	9	\$380,000	9	\$4,231,630	58
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$94,000	2	\$49,993	1	\$121,558	3	\$265,551	6
SFH Direct	\$90,548,225	896	\$7,274,953	69	\$4,003,271	41	\$101,826,449	1,006
SFH Guaranteed	\$1,294,264,683	10,233	\$231,305,343	1,734	\$226,895,712	1,670	\$1,752,465,739	13,637
SFH Repairs	\$6,205,590	1,272	\$549,967	107	\$529,930	107	\$7,285,487	1,486
SFH Self-Help Grants	\$107,568	1	\$300,000	1	\$0	0	\$407,568	2
MFH Direct	\$7,865,958	1	\$0	0	\$0	0	\$7,865,958	1
MFH Guaranteed	\$8,393,500	9	\$1,610,000	2	\$500,000	1	\$10,503,500	12
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$67,650,660	928	\$16,103,880	183	\$16,840,276	190	\$100,594,816	1,301
CF Direct	\$174,884,700	76	\$11,507,570	11	\$24,604,633	5	\$210,996,903	92
CF Guaranteed	\$14,175,000	4	\$0	0	\$0	0	\$14,175,000	4
CF Grants	\$4,308,101	146	\$484,262	18	\$1,220,750	26	\$6,013,113	190
WWD Direct	\$209,584,600	105	\$48,470,000	16	\$24,184,000	13	\$282,238,600	134
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$113,784,866	120	\$11,435,600	15	\$6,596,000	12	\$131,816,466	147
Telecom	\$48,301,847	19	\$0	0	\$1,188,108	3	\$49,489,955	22
Electric	\$3,000,000	1	\$0	0	\$0	0	\$3,000,000	1
All Other Programs	\$12,315,820	31	\$3,037,806	38	\$2,126,654	40	\$17,480,279	109
WEST VIRGINIA TOTAL	\$2,191,972,399	13,989	\$345,390,850	2,230	\$317,061,764	2,149	\$2,854,425,012	18,368

Wisconsin

Community Programs

USDA Partnership Increases Access to Dental Care in Rural Wisconsin

Many rural Wisconsinites were not receiving quality dental care because of the distances they had to travel for treatment and the expense involved. Family Health Center of Marshfield, Inc., recognized this concern, and made it their mission to provide greater access to affordable, quality oral healthcare in Wisconsin rural communities.

Since 2008, USDA Rural Development has partnered with Family Health Center to help this healthcare provider carry out its goal. Six new dental clinics are now open for business across northern Wisconsin, and this year there was a ground-breaking for a seventh facility.

USDA Rural Development helped finance the dental care centers—in Marshfield, Medford, Menomonie, Neillsville, Park Falls, Rhinelander, and Rice Lake—through the Community Facilities Program. USDA Rural Development provided more than \$10.8 million in loans and grants through its regular funding channels, and another \$5 million through the Recovery Act.

The Family Health Center's network of dental clinics treats tens of thousands of patients each year. Last year alone, nearly 32,000



The Family Health Center of Marshfield, Inc., dental clinic in Rice Lake, WI.

patients were served. The annual value of services totals nearly \$30 million.

The benefits of these clinics extend beyond better dental care for patients. The clinics have also provided 215 new jobs in rural Wisconsin and contributed to economic growth in the communities they serve.

"USDA Rural Development has been a critical capital partner in Family Health Center's efforts to meet the oral health needs of patients who would otherwise go without care," Greg Nycz, Family Health Center Executive Director, said. "Together, we are making a big dent in the access problem in northern Wisconsin and helping to ensure continued economic development in many of our rural communities."

Wisconsin Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$413,231,872	105	\$34,533,500	8	\$16,941,750	6	\$464,707,122	119
IRP	\$1,842,296	4	\$0	0	\$0	0	\$1,842,296	4
Renewable Energy	\$11,879,248	624	\$2,045,829	134	\$6,798,054	98	\$20,723,131	856
Business Grants	\$6,750,500	78	\$575,000	10	\$474,000	7	\$7,799,500	95
REDLG	\$5,720,000	13	\$300,000	1	\$390,000	1	\$6,410,000	15
VAPG	\$10,471,345	49	\$3,548,913	23	\$3,702,436	23	\$17,722,694	95
SFH Direct	\$126,030,106	1,116	\$13,617,245	128	\$14,743,245	123	\$154,390,596	1,367
SFH Guaranteed	\$2,519,102,250	20,557	\$372,483,079	2,906	\$317,590,315	2,403	\$3,209,175,643	25,866
SFH Repairs	\$6,779,204	1,269	\$928,486	157	\$593,744	110	\$8,301,434	1,536
SFH Self-Help Grants	\$920,551	3	\$608,449	2	\$0	0	\$1,529,000	5
MFH Direct	\$16,186,882	34	\$446,631	6	\$3,144,689	2	\$19,778,202	42
MFH Guaranteed	\$832,000	1	\$0	0	\$0	0	\$832,000	1
Farm Labor Housing	\$1,135,820	6	\$0	0	\$0	0	\$1,135,820	6
Rental Assistance	\$92,186,856	1,702	\$18,584,566	303	\$17,855,165	297	\$128,626,587	2,302
CF Direct	\$156,665,175	53	\$42,631,900	7	\$17,719,500	6	\$217,016,575	66
CF Guaranteed	\$22,545,900	10	\$2,600,000	1	\$0	0	\$25,145,900	11
CF Grants	\$7,697,459	127	\$734,700	13	\$694,840	19	\$9,126,999	159
WWD Direct	\$168,347,480	91	\$25,435,000	18	\$46,900,000	24	\$240,682,480	133
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$74,711,798	112	\$15,672,500	27	\$10,418,095	21	\$100,802,393	160
Telecom	\$336,922,682	72	\$9,332,686	7	\$1,070,443	4	\$347,325,811	83
Electric	\$490,012,000	16	\$31,500,000	3	\$94,000,000	2	\$615,512,000	21
All Other Programs	\$10,058,149	51	\$1,883,400	355	\$3,230,398	686	\$15,171,947	1,092
WISCONSIN TOTAL	\$4,480,029,572	26,093	\$577,461,882	4,109	\$556,266,674	3,832	\$5,613,758,128	34,034

Wyoming

Water and Environmental Programs

USDA Makes Clean Water Possible for Residents of a Growing Community

A USDA Rural Development combination loan and grant totaling more than \$640,000 helped make safe, sanitary drinking water available to 74 homes and businesses near the town of Thermopolis, Wyoming.

New growth south of town left a gap in water service growing wider by the year. To close the gap, the South Thermopolis Water and Sewer District needed more storage at a higher elevation, a new booster station, and additional underground distribution lines. In addition, the project had to minimize disturbance of the local critical wildlife habitat. But the town and surrounding communities risked straining their limited resources to meet these goals.

USDA Rural Development stepped into the breach, providing a \$407,000 loan and grant of almost \$234,000. Along with \$3.2 million in funds for other sources, the USDA assistance financed the



Three 30,000-gallon water storage tanks, at an upper elevation of the \$4 million water project, deliver water to the community below. The project was completed in June 2016.

installation of 7.5 miles of drinking water pipeline, a water storage tank and meters, and connections for customers to the new service.

The Thermopolis area now has room to grow for many years to come.

Wyoming Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$55,576,869	30	\$5,745,500	3	\$108,500	1	\$61,430,869	34
IRP	\$177,000	1	\$0	0	\$0	0	\$177,000	1
Renewable Energy	\$449,356	20	\$239,183	6	\$352,312	9	\$1,040,851	35
Business Grants	\$862,869	22	\$119,000	4	\$105,000	5	\$1,086,869	31
REDLG	\$1,000,000	1	\$0	0	\$1,550,000	2	\$2,550,000	3
VAPG	\$52,492	2	\$30,000	1	\$45,930	2	\$128,422	5
SFH Direct	\$38,512,524	279	\$7,098,913	43	\$12,248,242	67	\$57,859,679	389
SFH Guaranteed	\$1,406,999,300	7,916	\$235,186,639	1,258	\$163,396,193	895	\$1,805,582,132	10,069
SFH Repairs	\$540,579	97	\$44,400	6	\$122,936	17	\$707,915	120
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$8,183,257	18	\$0	0	\$0	0	\$8,183,257	18
MFH Guaranteed	\$3,045,597	2	\$637,419	1	\$0	0	\$3,683,016	3
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$26,155,796	232	\$4,099,320	37	\$6,091,574	50	\$36,346,690	319
CF Direct	\$16,711,400	9	\$5,200,000	1	\$1,644,000	2	\$23,555,400	12
CF Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
CF Grants	\$683,506	18	\$74,700	3	\$176,400	8	\$934,606	29
WWD Direct	\$4,673,500	10	\$93,000	1	\$3,849,000	5	\$8,615,500	16
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$9,990,958	14	\$819,000	6	\$3,821,000	6	\$14,630,958	26
Telecom	\$54,066,957	10	\$0	0	\$0	0	\$54,066,957	10
Electric	\$253,650,000	13	\$0	0	\$0	0	\$253,650,000	13
All Other Programs	\$885,328	11	\$130,388	14	\$126,409	13	\$1,142,125	38
WYOMING TOTAL	\$1,882,217,288	8,705	\$259,517,462	1,384	\$193,637,496	1,082	\$2,335,372,246	11,171

Virgin Islands Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$34,950,000	7	\$1,300,000	1	\$10,000,000	2	\$46,250,000	10
IRP	\$0	0	\$0	0	\$0	0	\$0	0
Renewable Energy	\$432,310	17	\$55,102	3	\$134,904	2	\$622,316	22
Business Grants	\$50,000	1	\$0	0	\$0	0	\$50,000	1
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$0	0	\$0	0	\$25,510	1	\$25,510	1
SFH Direct	\$10,286,875	85	\$2,444,860	20	\$3,067,165	22	\$15,798,900	127
SFH Guaranteed	\$4,617,328	36	\$1,585,602	9	\$1,050,739	7	\$7,253,669	52
SFH Repairs	\$304,368	45	\$63,485	10	\$52,500	7	\$420,353	62
SFH Self-Help Grants	\$0	0	\$0	0	\$0	0	\$0	0
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$30,069,276	99	\$4,480,560	15	\$7,675,276	23	\$42,225,112	137
CF Direct	\$0	0	\$0	0	\$0	0	\$0	0
CF Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
CF Grants	\$0	0	\$0	0	\$0	0	\$0	0
WWD Direct	\$0	0	\$0	0	\$0	0	\$0	0
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$272,100	2	\$251,000	2	\$130,900	1	\$654,000	5
Telecom	\$750,000	1	\$0	0	\$0	0	\$750,000	1
Electric	\$13,000,000	1	\$0	0	\$0	0	\$13,000,000	1
All Other Programs	\$0	0	\$128,796	6	\$77,796	5	\$206,592	11
VIRGIN ISLANDS TOTAL	\$94,732,257	294	\$10,309,405	66	\$22,214,790	70	\$127,256,452	430

Western Pacific Rural Development FY 2009-FY 2016 Yearly Totals

	2009 - 2014		2015		2016		TOTAL	
	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD	AMOUNT	AWARD
B&I	\$27,872,500	9	\$2,700,000	1	\$5,000,000	1	\$35,572,500	11
IRP	\$1,150,000	3	\$0	0	\$0	0	\$1,150,000	3
Renewable Energy	\$762,344	12	\$338,317	4	\$188,290	3	\$1,288,951	19
Business Grants	\$785,272	16	\$64,000	1	\$64,000	1	\$913,272	18
REDLG	\$0	0	\$0	0	\$0	0	\$0	0
VAPG	\$309,340	2	\$3,200	1	\$0	0	\$312,540	3
SFH Direct	\$37,242,832	244	\$8,746,290	48	\$7,742,153	45	\$53,731,275	337
SFH Guaranteed	\$52,894,387	298	\$7,895,974	41	\$1,988,739	11	\$62,779,100	350
SFH Repairs	\$3,730,719	453	\$878,346	118	\$1,206,700	150	\$5,815,765	721
SFH Self-Help Grants	\$781,870	5	\$846,473	3	\$0	0	\$1,628,343	8
MFH Direct	\$0	0	\$0	0	\$0	0	\$0	0
MFH Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
Farm Labor Housing	\$0	0	\$0	0	\$0	0	\$0	0
Rental Assistance	\$0	0	\$0	0	\$0	0	\$0	0
CF Direct	\$57,930,000	11	\$0	0	\$12,005,036	3	\$69,935,036	14
CF Guaranteed	\$37,900,000	3	\$0	0	\$0	0	\$37,900,000	3
CF Grants	\$1,563,151	29	\$93,900	5	\$258,274	11	\$1,915,325	45
WWD Direct	\$88,536,000	12	\$0	0	\$0	0	\$88,536,000	12
WWD Guaranteed	\$0	0	\$0	0	\$0	0	\$0	0
WWD Grants	\$15,019,300	2	\$25,000	1	\$30,000	1	\$15,074,300	4
Telecom	\$122,832,667	7	\$493,240	1	\$0	0	\$123,325,907	8
Electric	\$0	0	\$0	0	\$0	0	\$0	0
All Other Programs	\$8,598,699	6	\$1,189,200	2	\$1,741,489	2	\$11,529,388	10
WESTERN PACIFIC TOTAL	\$457,909,081	1,112	\$23,273,939	226	\$30,224,681	228	\$511,407,701	1,566

Summary of USDA Rural Development Major Programs

Rural Housing Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single-Family Housing Direct Loans (including Self-Help Loans)	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single-Family Housing Loan Guarantees	To assist low- to moderate-income applicants/ households in buying their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations of up to 35,000.	Loan guarantee.	30-year, fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value plus the amount of the up-front guarantee fee being financed.
Single-Family Housing Repair Loans and Grants	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 62 years or older unable to pay 1% loan.
Self-Help Housing Technical Assistance Grants	Assist lower income families in building their own homes.	Nonprofits and public bodies.	Technical assistance to help small groups of families to build each other's homes.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Rural Rental Housing Direct Loans	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, tribes, public bodies.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of up to 35,000.	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
Rural Rental Housing Loan Guarantees	Provides guarantees on loans to build or preserve affordable housing for very-low- to moderate-income tenants.	For profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations of up to 35,000.	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees up to 90% of the principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations of up to 35,000.	Grant.	Grant agreement.
Farm Labor Housing Loans and Grants	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	New construction or substantial rehabilitation of rental housing.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
Community Facilities Loans and Grants	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, nonprofits, and Federally recognized tribes.	Construct, enlarge, or otherwise improve essential community facilities, such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals, other healthcare facilities, etc.	City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
Rural Community Development Initiative	To facilitate housing, community facility, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.

Rural Business-Cooperative Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/Businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
Rural Business Development Grants	Help startup or expand small and emerging private businesses and/or nonprofits in rural communities. Note: This program, created through the 2014 Farm Bill, combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs.	Public bodies, government entities, nonprofit entities, and Federally recognized tribes.	Acquire or develop land, buildings, plants and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and support rural distance learning programs that provide educational or job training.	All areas rural in character except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
Intermediary Relending Program Loans	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Native American tribes, and cooperatives.	Community development projects, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of less than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
Rural Microentrepreneur Assistance Program	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical and capacity-building assistance to businesses with 10 or fewer employees and sole proprietorships.	All areas except cities over 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
Rural Economic Development Loans and Grants	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority for places with populations of 2,500 or less.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.
Rural Cooperative Development Grants	Establish/operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and collection and interpretation of data, for the purpose of cooperative development.	All areas except cities over 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
Socially Disadvantaged Groups Grants	Provides funds to eligible co-ops or co-op associations, or co-op development centers to provide technical assistance to small, socially disadvantaged groups in rural areas. Note: formerly known as the Small, Socially Disadvantaged Producer Grant Program.	Cooperatives and co-op development centers that serve socially disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially disadvantaged groups.	Technical assistance.	All areas, except cities over 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.

Rural Business-Cooperative Service

(continued)

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Value-Added Producer Grants	Help independent agricultural producers enter into activities that add value to their crops.	Independent producers, farmer and rancher cooperatives, producer groups, and majority-controlled producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
Rural Energy for America Program (REAP) Loan Guarantees and Grants	Provide assistance for energy efficiency improvements or purchase a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy systems, land acquisition, and working capital.	Cities, towns, unincorporated areas with populations less than 50,000. Population limits do not apply to agricultural producers.	Loan guarantee and/or grant.	Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.
REAP Audit/Development Grants	Provide grant to entity to pass through to a small business or agricultural producer for 75% of the cost of an energy audit or renewable energy development assistance.	State, tribal, or local government institutions of higher education; rural electric cooperatives; or public power entities.	\$100,000 grant to entities, smaller ones to small business and agricultural producers for 75% of energy audit or renewable energy development assistance.	Cities, towns, unincorporated areas with populations less than 50,000.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
Biorefinery, Renewable Chemical, and Biobased Product Assistance Program Loan Guarantees	Provide loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities using eligible technology for the development of advanced biofuels. Note: The program was formerly known as the Biorefinery Assistance Program.	Individuals; Indian tribes; State or local governments; corporations; farm cooperatives; associations of agricultural producers; national laboratories; higher learning institutions; rural electric co-ops; public power entities; or consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels.	No restrictions.	Loan.	90% (maximum) guarantee on loans up to \$125 million; 80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
Repowering Assistance Program	Provide payments to biorefineries to replace fossil fuels with biomass.	Biorefineries.	Grant to biorefineries, including ethanol and biodiesel plants that use electricity generated from natural gas and coal and require this for the fermentation process.	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.
Advanced Biofuel Payment Program	Provide payments to producers of advanced biofuels.	Eligible producers of advanced biofuels.	Grant to producers of advanced biofuels (non-commercial-based).	No restrictions.	Grant.	As funds are available. Complete applications submitted to National Office for review. Grant awards determined by National Office.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as eligible banks, etc. For revolving funds (RMAP, IRP, and REDLG), intermediaries apply to Rural Development, others to the intermediaries.

Rural Utilities Service

	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Loans and Grants	Provide infrastructure for rural areas.	Public entities, Indian tribes and nonprofit corporations.	Build, repair, and improve public water systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 in population.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Provide infrastructure for rural areas.	Public entities, Indian tribes and nonprofit corporations.	Construct, repair, and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas and towns with up to 10,000 in population.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
Solid Waste Management Grants	Provide technical assistance and/or training to those who operate and maintain active landfills.	Public bodies, private nonprofit organizations, Indian tribes, and academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas, and towns with up to 10,000 in population.	Grant.	Applications accepted year-round. Complete applications submitted to National Office for review.
Technical Assistance/ Training/Circuit Rider	Provide technical assistance and training.	Public, private, and nonprofit organizations.	Provide technical assistance and training to assist with management of water and waste projects.	Rural areas and towns with up to 10,000 in population.	Grant.	As funds are available. Complete applications submitted to National Office for review.
Rural Broadband Direct Loans and Loan Guarantees	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revised program provisions. An interim rule was published in FY 2015.	Entities seeking to provide broadband services in rural areas.	Funds to construct, improve, and acquire facilities and equipment to provide broadband service in eligible rural communities.	Rural areas. Refer to the rule for specific definition and population limits.	Minimum and maximum loan amounts published annually in the Federal Register.	Refer to the rule for loan terms and conditions.
Electric and Telecommunications Loans	Help rural communities obtain affordable, high-quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities, and distribution of electric power, including alternative, renewable, conservation, and energy efficiency programs. Enhance 911 emergency service, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas or cities with populations under 5,000.	Direct loan or loan guarantee.	Interest rates are established in accordance with 7 CFR 1714. Contact RUS at www.rd.usda.gov or 1 (800) 670-6553.
Distance Learning and Telemedicine	Develop and deploy advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities, including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics, and other educational or healthcare facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services into eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
Community Connect Grants	Provide public access to broadband in otherwise unserved communities.	Public bodies, tribes, cooperatives, nonprofits, limited dividend or mutual associations; corporations, and other legally organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for two years.	A single community, outside incorporated or unincorporated cities, with a population over 20,000 and that does not have broadband.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

Electric and Telecom Programs: Contact the Rural Utilities Service Administrator; Water Programs: Contact the Rural Development State Office.
CFR refers to Code of Federal Regulations.

Summary of Funding Purposes

	Land & Bldgs.	Mach. & Equip.	Working Capital	Infrastructure	Tech. Asst./Train.
Rural Housing and Community Facilities Programs					
Single-Family Housing Direct Loans (including Self-Help Loans)	◆				
Single-Family Housing Loan Guarantees	◆				
Single-Family Housing Repair Loans/Grants	◆				
Self-Help Housing Technical Assistance Grants					◆
Rural Rental Housing Direct Loans	◆			◆	
Rural Rental Housing Loan Guarantees	◆			◆	
Housing Preservation Grants	◆	◆	◆	◆	◆
Farm Labor Housing Loans/Grants	◆			◆	
Community Facilities Direct Loans, Loan Guarantees, Grants*	◆	◆	◆	◆	
Rural Community Development Initiative					◆
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	◆	◆	◆	◆	
Rural Business Development Grants	◆	◆	◆	◆	◆
Intermediary Relending Program Loans	◆	◆	◆		
Rural Microentrepreneur Assistance Program	◆	◆	◆	◆	◆
Rural Economic Development Loans and Grants	◆	◆	◆	◆	◆
Rural Cooperative Development Grants				◆	◆
Socially Disadvantaged Groups Grants					◆
Value-Added Producer Grants			◆	◆	◆
Rural Energy for America Program Loan Guarantees/Grants	◆	◆		◆	◆
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guarantees, Grants	◆	◆		◆	
Solid Waste Management Grants					◆
Technical Assistance/Training/Circuit Rider					◆
Rural Broadband Direct Loans and Loan Guarantees	◆			◆	
Electric and Telecommunications Direct Loans/Loan Guarantees	◆	◆		◆	
Distance Learning and Telemedicine Loans/Grants		◆		◆	
Community Connect Grants	◆	◆	◆	◆	

* Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

USDA Rural Development State Offices

Alabama

Montgomery, AL
(334) 279-3400

Idaho

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Official, system-of-record funding data for this report was provided by the USDA Rural Development National Financial and Accounting Operations Center, St. Louis, Missouri. Phone: (314) 457-4152.

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January 2017



United States
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